

Blackfinch Property

Asset-backed Loans for Buy-to-Let investors

Our Typical Lending Criteria

- · Borrowers should ideally be experienced landlords
- Lending to limited companies and limited liability partnerships (LLPs) only
- Multi-unit freeholds considered up to a maximum of ten units per address
- House in multiple occupation (HMOs) considered if only one tenancy agreement
- No minimum income requirement where there are tenancy agreements in place
- No requirement to have previously held a residential mortgage
- · We take a first charge over the property
- Maximum of ten units per borrower
- Loan sizes £0.5-7.5m with high amounts considered under the commercial term loan
- · Geographical coverage across the UK
- Units in lettable condition
- All loans are on fixed rates with no ERCs (early redemption charges) just a minimum interest period of 3 months
- Minimum EPC rating of C preferable, but we will consider EPC's of D

Get In Touch With The Team

- 01452 717989
- www.blackfinchproperty.com
- propertyenquiries@blackfinch.com

Important Information

Blackfinch Property is the trading name of Origin Investments Ltd (Reg No 05598455) Lyell Trading Ltd (Reg No 08747022) and Henslow Trading Ltd (Reg No 08703770)

About Blackfinch Property



We have a flexible and pragmatic 'risk-based' approach to lending throughout the project lifecycle



Dedicated investment manager from enquiry to redemption



Specialist in-house Legal Team to fast-track transactions



Building lasting relationships with new developers and brokers



Offering competitive rates



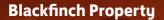
Fully funded lender with discretionary capital



Fixed interest rates







Commercial Term Loan

Our Typical Lending Criteria

- Borrowers should have a strong financial history
- Completion of satisfactory due diligence including a red book valuation report and report on title
- · We take a first charge over the property
- Loan term typically up to 3 years but with additional 1 year extensions at the borrower's option
- Loan amounts typically £1m to £25m
- Loan to value typically no more than 70%
- Loans are generally to be fully serviced by the asset's net income with a preferable Interest Cover Ratio (ICR) of 1.25x
- Geographical coverage across the UK
- Lending against both residential and commercial property.
 Generally to be stabilised and leased assets.
- Personal or corporate guarantees required

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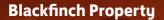
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Signatory of:





Development Loans

Our Typical Lending Criteria

- Borrowers should ideally be established developers with a strong financial history
- Completion of satisfactory due diligence including a red book valuation report, report on title and an independent monitoring surveyor report
- · We take a first charge over the property
- Third party main contractor or self-build with sufficient experience and assets considered
- Development should be low risk in terms of use, valuation and exit
- Loan term typically up to 3 years but we will consider outside this range
- Loan amounts typically £1m to £25m
- Loan to value typically no more than 70%
- Loan to cost typically no more than 85%
- Geographical coverage across the UK
- · Lending against both residential and commercial property
- · Personal or corporate guarantees required

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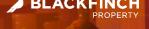
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- Completion of satisfactory due diligence including a red book valuation report and report on title
- We take a first charge over the property
- · Asset should be low risk in terms of use, valuation and exit
- Consider land loans with planning or existing use value, and exit bridges
- Loan term typically up to 3 years
- Loan amounts typically £1m to £25m
- Loan to value typically no more than 70%
- Interest can either be serviced or rolled-up into the loan
- Geographical coverage across the UK
- Lending against both residential and commercial property
- Personal or corporate guarantees required

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