



Blackfinch Property

Commercial Term Loan

- 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 5 year terms available by exception
- Loan amounts typically £1m to £20m
- 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 properties, can consider owner occupied
- Personal or corporate guarantees required

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IMPORTANT INFORMATION

Blackfinch Investments Limited (Blackfinch) is authorised and regulated by the Financial Conduct Authority. Registered address: 1350-1360 Montpellier Court, Gloucester Business Park, Gloucester, GL3 4AH. Registered in England and Wales company number 02705948. All information correct at May 2025.

About us



Flexible and pragmatic 'risk-based' approach to lending



Building lasting relationships



Dedicated investment manager



Specialist in-house legal team



Offering competitive rates



Fully funded lender



Fixed interest rates

Signatory of:

