

Blackfinch Property

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 2 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

Get In Touch With The Team

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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