

**Blackfinch Property**

# 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 from 9 to 30 months, 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

## Get In Touch With The Team

 01452 717989

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 [propertyenquiries@blackfinch.com](mailto: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