

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

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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



Fixed interest rates