

Commercial Product Niches

- Commercial loans up to \$5M
- LVR up to 80%
- Maximum loan term 30 years with 5 years IO
- Flat rate structure for OO & INV and P&I & IO
- No annual review
- Unlimited cash out
- Standard commercial and residential securities accepted
- Specialised securities considered



Brighten Commercial Full Doc

- ✓ Ideal for property purchasers or refinance with full income documentation
- ✓ Rate starting from 7.49%
- ✓ No ATO portal required
- ✓ No annual review
- ✓ 1 year financials option available

Brighten Commercial Alt Doc

- ✓ A flexible solution for self employed borrowers without full income documentation
- ✓ Rate starting from 8.29%
- ✓ One form of income doc
 - Accountant declaration **OR**
 - Most recent 6 month BAS **OR**
 - Most recent 6 month business bank statements
- ✓ No annual review

Brighten Lease Doc

- ✓ A simple solution for property investors via lease income only
- ✓ Rate starting from 7.89%
- ✓ 1.25 Interest coverage
- ✓ Loan term up to 30 years

Brighten Lift® – Asset Lending

- ✓ A simple, fast and short term solution with no income docs required
- ✓ Rate starting from 8.74%
- ✓ Max loan amount up to \$5mil
- ✓ LVR up to 70%
- ✓ Loan term up to 3 years
- ✓ Vacant land accepted

Standard securities	Specialised securities to be considered
<ul style="list-style-type: none">• Offices• Retail shops• Industrial warehouses / factories• Professional / medical suites• Residential• Residential unit blocks (single title)• Mixed use• Shopping centres	<ul style="list-style-type: none">• Childcare centres• Boarding houses / hostels• Function centres• Hotels / motels / pubs• Serviced apartments > 50m²• Storage units > 50m²• Residential vacant land (<i>Brighten Lift®</i> only)• Car yards• Car parks• Car washes• Panel beaters• Fast food franchise premises

All other types of securities to be referred. Product, lending and location restrictions may apply.