

## Commercial Product Niches

- Comprehensive commercial solutions tailored for variety needs
- Flat rate structure for OO & INV and P&I & IO
- Maximum loan term 30 years
- 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 7.99%
- ✓ No ATO portal required
- ✓ No annual review

### Brighten Commercial Alt Doc

- ✓ A flexible solution for self employed borrowers without full income documentation
- ✓ Rate starting from 8.79%
- ✓ One form of income doc
  - Accountant declaration **OR**
  - Most recent 6 month BAS **OR**
  - Most recent 3 month business bank statements
- ✓ No annual review

### Brighten Lease Doc

- ✓ A simple solution for property investors via lease income only
- ✓ Rate starting from 7.99%
- ✓ 1.25 Interest coverage
- ✓ Loan term on remaining lease term

### Brighten Lift – Asset Lending

- ✓ A simple, fast and short term solution with no income docs required
- ✓ Rate starting from 9.49%
- ✓ 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"><li>• Offices</li><li>• Retail shops</li><li>• Industrial warehouses / factories</li><li>• Professional / medical suites</li><li>• Residential</li><li>• Residential unit blocks (single title)</li><li>• Mixed use</li><li>• Shopping centres</li></ul>	<ul style="list-style-type: none"><li>• Childcare centres</li><li>• Boarding houses / hostels</li><li>• Function centres</li><li>• Hotels / motels / pubs</li><li>• Serviced apartments &gt; 50m<sup>2</sup></li><li>• Storage units &gt; 50m<sup>2</sup></li><li>• Residential vacant land (<i>Brighten Lift</i> only)</li><li>• Car yards</li><li>• Car parks</li><li>• Car washes</li><li>• Panel beaters</li><li>• Fast food franchise premises</li></ul>

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

