

LEASE DOC SOLUTIONS FOR PURCHASING COMMERCIAL PROPERTY

What is a lease doc loan?

A lease doc loan is a commercial loan where the lender assesses a borrower's ability to repay based on the rental income (lease) generated by the property, rather than the borrower's personal financial situation, making the assessment process more straightforward and efficient.

What is the purpose?

- Purchase
- Refinance
- Refurbishment
- No development or construction allowed

Key Features:

- The lender assesses the net rent of the property against the total interest. This ratio known as 'interest cover' needs to be at least 1.2x (Actual ICR requirement will vary from lender to lender)
- Maximum LVR: 70% (as long as the ICR hurdles are met)
- Maximum Loan Term: 5 years (WALE)
- Loan Amount: \$1m - \$5m

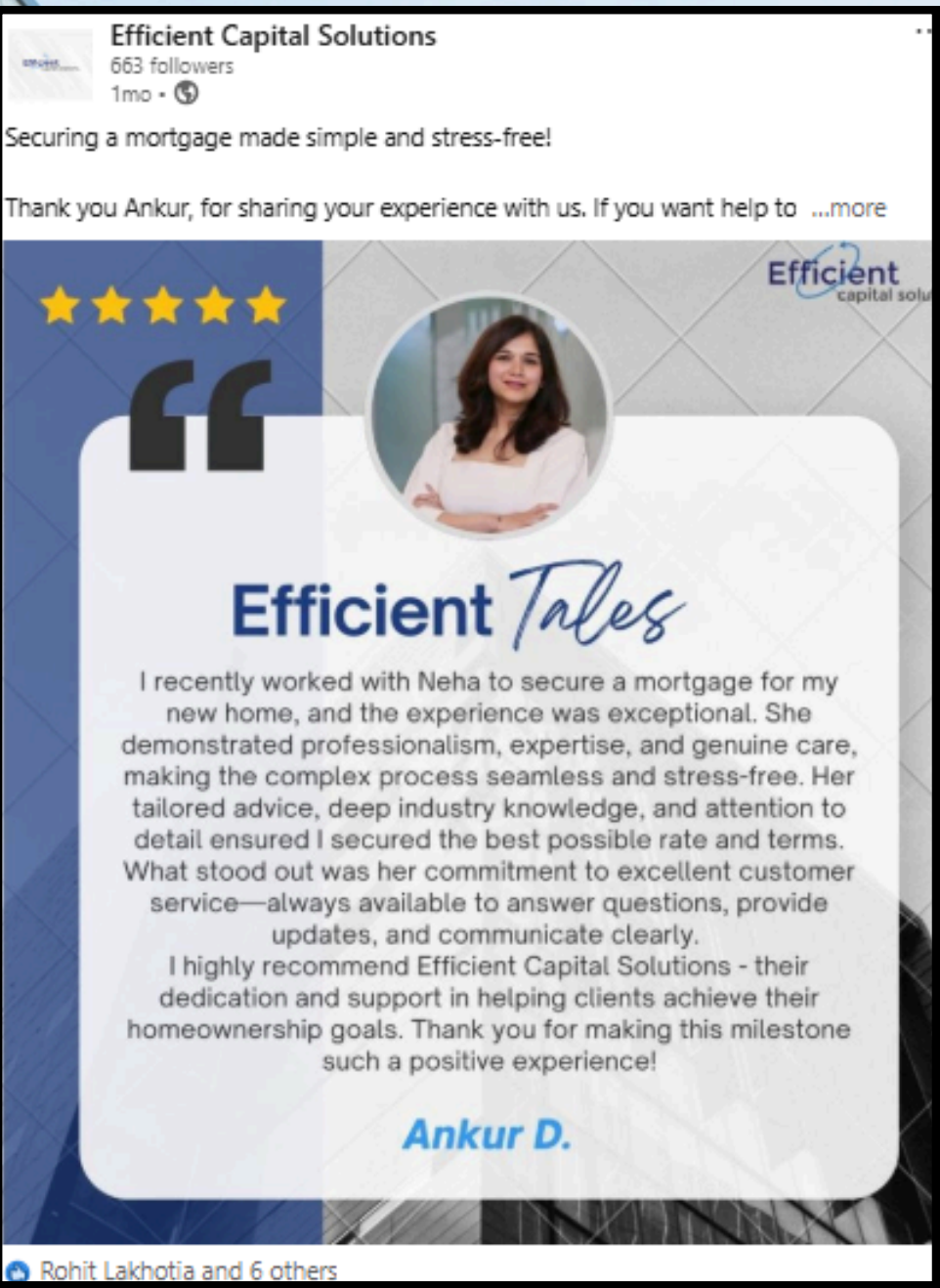
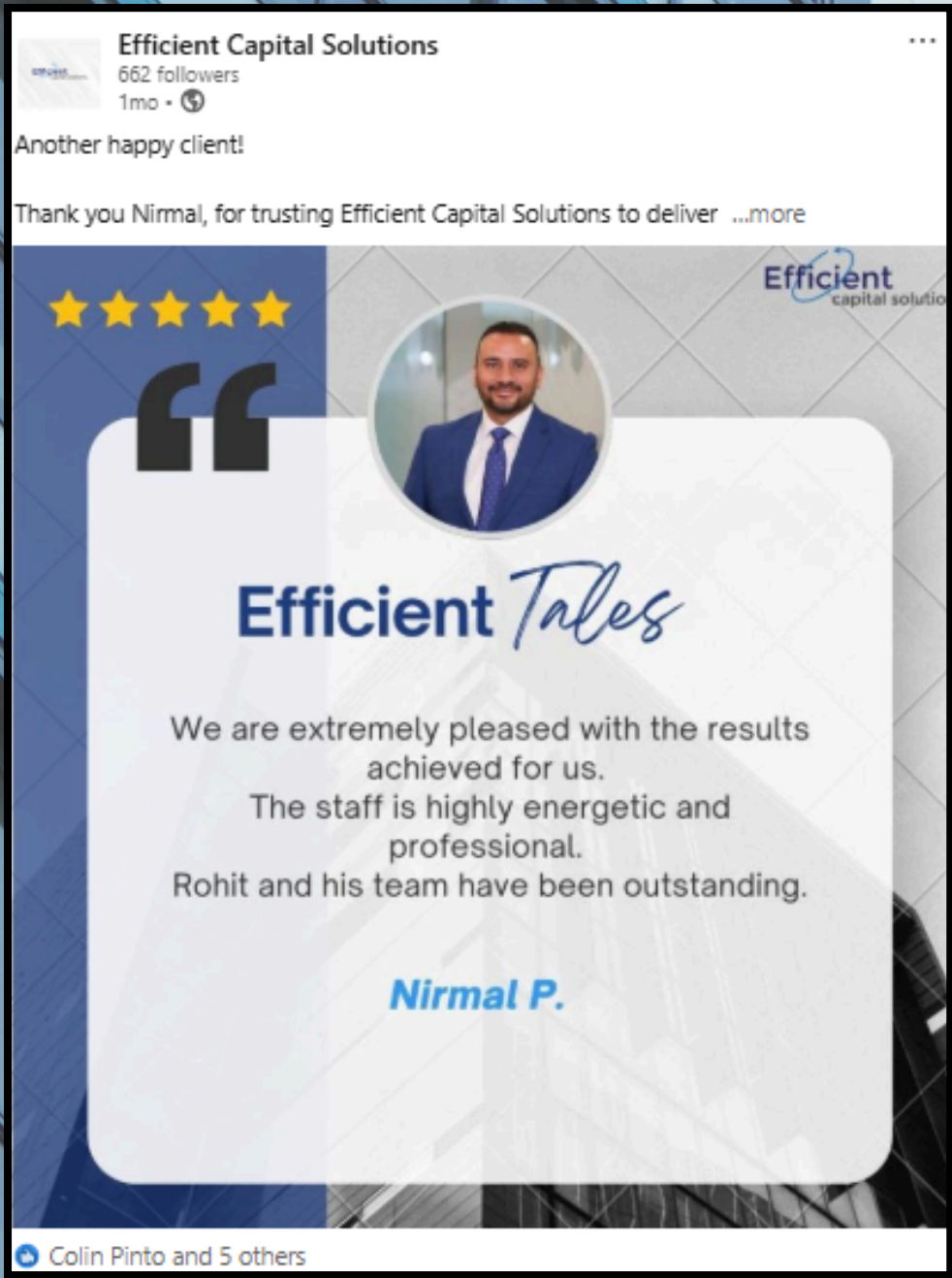
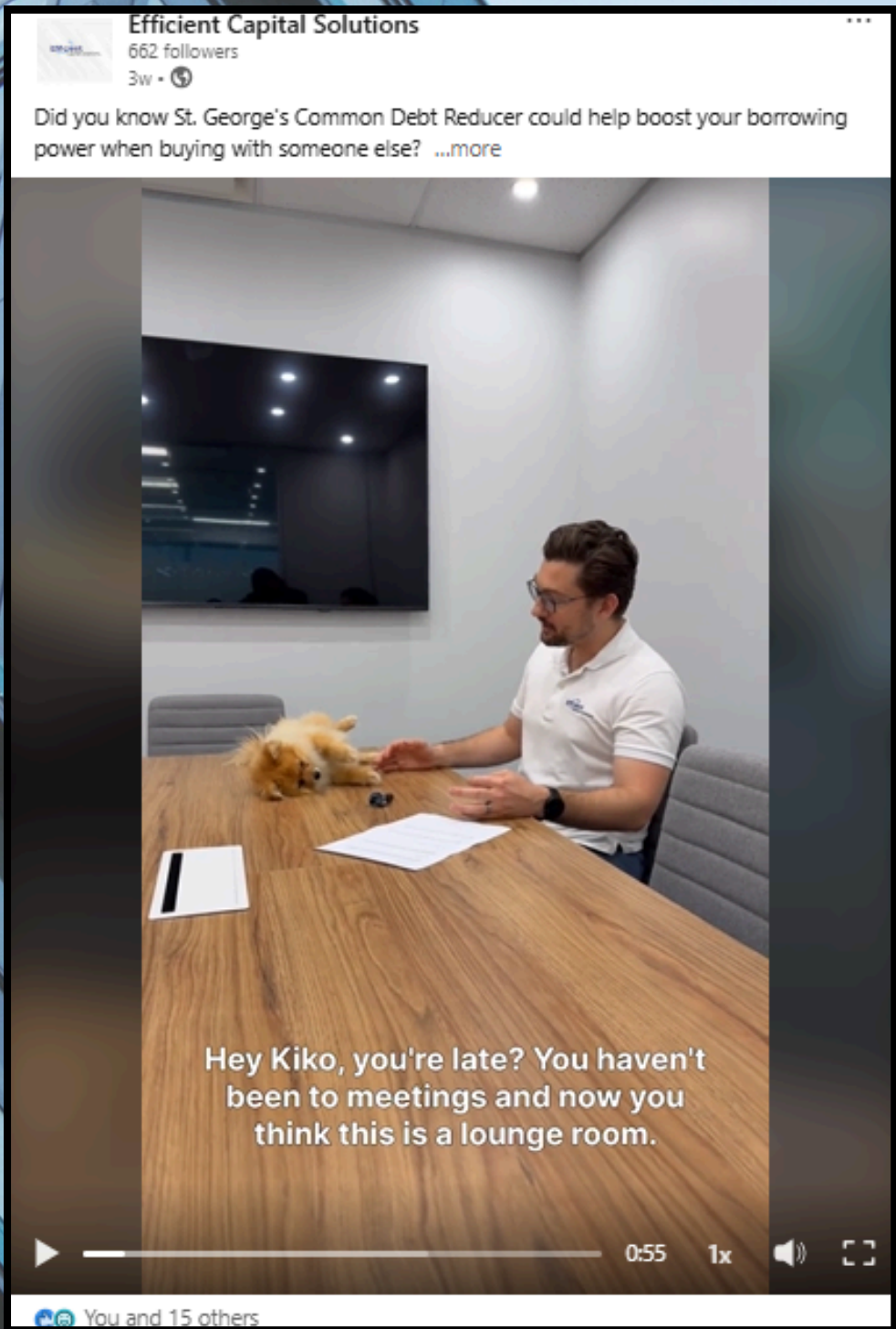
Property Types:

- Typically works for standard commercial properties including retail, industrial and offices.
- Specilaised properties may be excluded

What You'll Need:

- Valuation Report
- Executed Lease Agreement (arms-length)
- Signed Application Form
- Contract of Sale
- Identification Documents
- Tax Portal (for established entities)

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Contact Us



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