



### 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 requiement 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 (armslength)
- Signed Application Form
- Contract of Sale
- Identification Documents
- Tax Portal (for established entities)



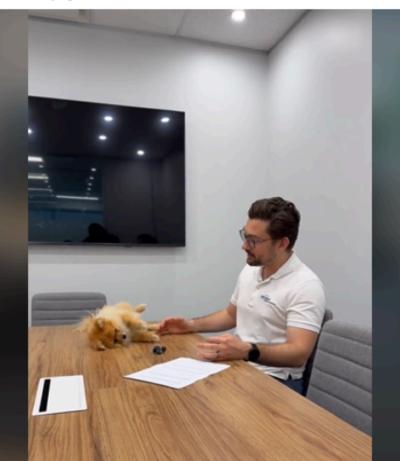
# Best of social media

this month!

Efficient Capital Solutions 662 followers

3w • 😗

Did you know St. George's Common Debt Reducer could help boost your borrowing power when buying with someone else? ...more



Hey Kiko, you're late? You haven't been to meetings and now you think this is a lounge room.

0:55 1x 📢 门

Efficient

662 followers 2w • S

Just started a new job? No worries! With Efficient Capital Solutions, there's no minimum employment period required to apply for a loan. 🚀 ...more



St. George BDM came in and she gave us some really good insights.

0:30 1x 🖸 🔌 🚼

Efficient

🗠 You and 15 others

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Another happy client!

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Thank you Nirmal, for trusting Efficient Capital Solutions to deliver ...more



You and 11 others

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Thank you Ankur, for sharing your experience with us. If you want help to ...more

### Efficient Tales

We are extremely pleased with the results achieved for us. The staff is highly energetic and professional. Rohit and his team have been outstanding.

Nirmal P.

#### Colin Pinto and 5 others

### Efficient Tales

I recently worked with Neha to secure a mortgage for my new home, and the experience was exceptional. She demonstrated professionalism, expertise, and genuine care, making the complex process seamless and stress-free. Her tailored advice, deep industry knowledge, and attention to detail ensured I secured the best possible rate and terms. What stood out was her commitment to excellent customer service—always available to answer questions, provide updates, and communicate clearly. I highly recommend Efficient Capital Solutions - their dedication and support in helping clients achieve their homeownership goals. Thank you for making this milestone such a positive experience!

Ankur D.

Rohit Lakhotia and 6 others

# Don't forget to like & follow us for updates!



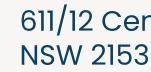
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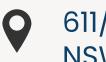


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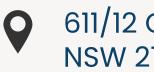


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