

Deposit Boost Loan Factsheet

OwnHome is part-owned by two of Australia's Big 4 banks & backed by leading financial institutions. Over 50,000+ Australians have applied to OwnHome.

Excellent  ★ Trustpilot

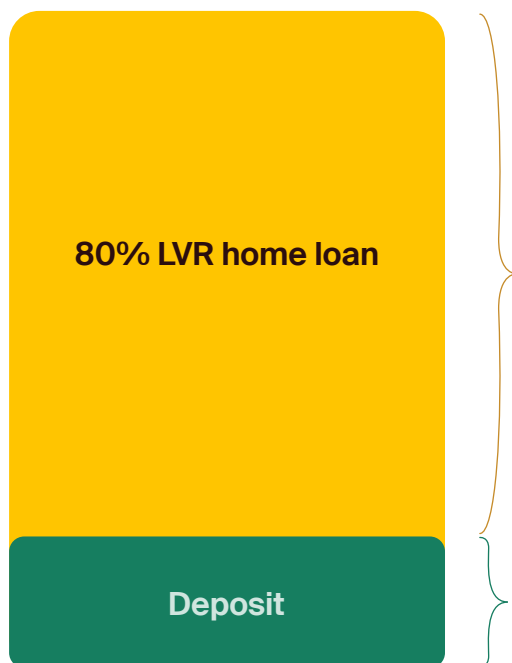
How it works

OwnHome provides a loan for your client's deposit. We can fund anywhere up to the full 20% they need. You can then unlock a 80% LVR home loan with another lender.

🕒 **Up to 100% LVR financing**

🔗 **Access lower interest rates through split loan structure**

✅ **No lender's mortgage insurance**



First mortgage with another lender

OwnHome accepts any lender for the 80% LVR home loan.

OwnHome also offers an 80% option, so you can have one seamless application submission.


OwnHome Deposit Boost Loan





Deposit Boost Loan: Key facts

- ✅ Funds up to a 20% deposit, for a combined LVR up to 100%
- ✅ Combined loan amount limit of \$2.5 million
- ✅ No LMI
- ✅ Upfront fee of between 1.1% to 2.2% of the purchase price
- ✅ P&I payments on a 15-year loan term
- ✅ Fee-free early repayments

Move into your dream home with Brightway & OwnHome.

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1. Select your home through Brightway Real Estate.
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2. Submit your application for OwnHome, and find out more about your paired loan options.
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3. Pay your OwnHome upfront fee, finalise your legal contracts, and exchange on your dream property.

See how OwnHome compares to LMI

This scenario is a **95% LVR loan** on an **\$800,000 property**.

Traditional LMI loan*	OwnHome plus 80% lender^	Savings with OwnHome
<div>Upfront</div> <div>\$32,679</div> <div>LMI</div>	<div>Upfront</div> <div>\$17,600</div> <div>LDP</div>	<div>Save</div> <div>\$15,079</div> <div>with OwnHome</div>
<div>Total interest paid</div> <div>\$1,141,814</div> <div>\$760,000 principal at 7.44% p.a.</div>	<div>Total interest paid</div> <div>\$915,316</div> <div>\$640,000 principal at 6.14% p.a. <small>80% LENDER</small></div> <div>\$120,000 principal at 12.99% p.a. <small>OWNHOME</small></div>	<div>Save</div> <div>\$226,498</div> <div>with OwnHome</div>

* Traditional LMI loan is an example based on a Big 4 Bank's 95% LVR loan, with rates and LMI generated using Quicklil on August 28. Assumes a 30 year loan term for total interest paid.

^ OwnHome 80% lender is based on a previously used paired bank. Assumes 15 year loan for OwnHome and 30 years for first mortgage for total interest paid.



Perfect for

OwnHome is perfect if you'd be a prime, high-quality borrower, except for the size of your deposit.

- ✓ \$130k+ household income
- ✓ Average 700+ credit score
- ✓ PAYG, or full-doc self-employed
- ✓ 2% genuine savings

"This has made our dream a reality so much sooner than we hoped and expected. If you're thinking about using OwnHome, just go for it. You're in such safe hands."



Alex, OwnHome Customer

Get in touch

Ready to learn more? Connect with Brightway today.

✉ hello@brightway.com.au

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