N1 Holdings

Direct Lender | Mortgage Fund

OneLend Product Matrix

V2025.10

For secnario discussions, please contact your BDM or try our AI Powered scenario assessment tool **N1 Private Credit GPT** by scanning the QR code or email scenarios@n1holdings.com.au. Thank you.

Product Type	**Security Type**	**Max LVR**	**Max Loan Term**	**Mortgage Ranking**	**Notes/Conditions**
First Mortgage Residential	House, Villa, Townhouse, Apartment	75%	36 months	1st	Property must be >40 sqm. <40 sqm = Policy Exception.
First Mortgage Commercial	Warehouse, industrial Office, Retail, specialised commercial securities	70%	36 months	1st	Retail shops max LVR is 65%. Heritage property requires policy exemption.
First Mortgage Land	Vacant block of land	55%	12 months	1st	Requires strong exit strategy and/or sponsor solid Asset and Liability.
Second Mortgage	Residential or Commercial Properties	70%	12 months	2nd	Max LVR is total debt exposure. 1st mortgagee must be provided by a mainstream lender. Clearly state the specific business purpose.
Cash-Out Facility	Residential or Commercial Properties	70%	12 months	1st & 2nd	Unlimited cash-out permitted. Debt consolidation including ATO debt. Clearly state the specific business purpose.
Residual Stock Loan	Multi-unit dwellings	65%	12 months	1st	In-one-line valuation needed.

Standard interest rates: 8.50%-9.95% pa for 1st mortgage and 18% pa for 2nd mortgage.

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