

# Registered First-Ranking Mortgage Lending 不动产一级抵押权贷款

## Why Invest?

## 为何投资?



Registered first ranking mortgage lending offers stable returns with strong asset backing. These loans are secured against real estate—such as residential, commercial, or industrial property—providing superior capital protection. The strategy typically generates predictable interest income and is less sensitive to market fluctuations, making it a reliable diversifier. It offers one of the best risk-adjusted return profiles among income-generating strategies, ideal for investors seeking both stability and yield.

不动产一级抵押权贷款具备优质资产支持，可提供稳定收益与本金保护。此类贷款通常以住宅、商业或工业地产为抵押，确保贷款安全性。该类型的债权投资带来可预测的利息收入，受市场波动影响较小，是实现投资组合多元化的稳健工具，是兼顾本金安全与稳定收益的最优配置。

## Successful Case 成功案例



- Loan Amount: Approx. AUD \$25 million
- Total Valuation: Approx. AUD \$33 million
- LVR: 75%
- Term: 12 months (first 6 months' interest prepaid)
- Annual Interest Rate: 11%
- Structure: Senior secured loan with semi-annual interest payment (prepaid)

### Asset Overview

A premium mixed-use portfolio located in the heart of Sydney's CBD, comprising residential apartments and commercial units. The assets enjoy strong rental demand and prime positioning.

### Security & Risk Management

- First registered mortgage over all assets
- Structured via trust entity with personal guarantees from beneficiaries
- Borrower is an experienced real estate developer with a transparent deal structure and clear risk controls in place

- 贷款金额：约 \$2,500 万
- 估值总额：约 \$3,300 万
- LVR：75%
- 期限：12个月（前6个月利息预付）
- 年利率：11%
- 结构：一级抵押，半年计息、预先支付

### 资产概况

位于悉尼核心CBD，涵盖住宅公寓与商业单位，地段优越，出租需求强劲。

### 质押物及风控

全部资产提供一级抵押，采用信托架构，受益人提供个人担保。借款人具丰富地产经验，结构清晰，风控明确。

- Loan Amount: Approx. AUD \$24.7 million
- Total Valuation: Approx. AUD \$35.3 million
- LVR: 70%
- Term: 12 months
- Annual Interest Rate: 12%
- Structure: First mortgage secured loan

### Asset Overview

A diversified portfolio of four properties located in Melbourne and surrounding regions, comprising warehouse, showroom, retail, and strata-titled units. The assets offer strong valuation fundamentals and healthy liquidity.

### Security & Risk Management

- First registered mortgage over all underlying assets
- Corporate and personal guarantees from the borrower group
- Robust loan structure with well-distributed underlying assets, offering long-term value and downside protection

- 贷款金额：约 \$2,470 万
- 估值总额：约 \$3,530 万
- LVR：70%
- 期限：12个月
- 年利率：12%
- 结构：一级抵押贷款

### 资产概况

覆盖墨尔本及周边地区共4项物业，类型包括仓储、展示型、零售及分产权单元，估值稳健，流动性良好。

### 质押物及风控

所有物业提供一级抵押，借款方由法人及个人联合担保，结构稳健，底层资产分布合理，具备长期潜力。