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## **Business Best: NE Moves Mortgage, LLC**

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Since 1994, the commercial division of NE Moves Mortgage has been involved in arranging favorable financing for real estate related transactions. Our experience has covered the full range of asset types including: condominiums, subdivisions, office, retail, industrial, assisted living, and specialized properties. Our attention to detail coupled with our in-depth industry knowledge enables us to address complicated financing structures and provide the best rates and terms for our clients. Over half of our volume has always been repeat business.

We pride ourselves on the diversity of our client base which includes small family owned real estate professionals and major regional and national developers and builders. We deliver cost-efficient, creative financing options to our clients. By establishing relationships with a number of capital resources, we can offer up to-the-minute information on the changing requirements of lenders and if necessary, access alternative resources. We have a strong relationship with one of the largest real estate networks in the country.

This affiliation strengthens our understanding of the marketplace and provides real time market data to help our clients make informed decisions.

Our scope is broad. We arrange transactions in New England and nationally. The key to our success of our business is putting the client's interests first. Our goal is to be able to be a one-stop commercial financing intermediary involved in:

- \* Construction loans for condominiums, single family subdivisions, and other types of for-sale product
- \* Construction-to-permanent loans for apartment complexes, office buildings, and industrial properties
- \* Fixed-rate and floating loans for income producing properties, along with bridge loans and access to FHA, HUD, and Freddie Mac insured loans
- \* Corporate finance to provide working capital, lines of credit, and funds for expansion
- \* Structured finance including mezzanine, equity, joint venture, and second mortgages

With a background of experience in the industry, knowledge of the local markets, expertise in different property types, and an understanding of the market fluctuations, we have established ourselves as the professionals of the industry. We take pride in the ability to add value to each transaction by working with some of the top national people in the real estate market.

In summary, while some would say that the use of a mortgage broker is an additional cost to a project, I would say that it really is a value-added to the transaction. The range of lenders, the range of product types, and most of all, the expertise of the mortgage broker in structuring the deal and maximizing the loan dollars is well worth the "cost" that translates to more dollars and a better deal.

