

The development funding market remains challenging, with many lenders either at capacity or restricting terms and increasing pricing. However, as one of NZ's most prominent commercial brokerage teams, we remain in constant dialogue with various lenders who offer funds from \$1m to over \$100m. Our Vega Commercial lending specialists are well equipped to secure funding for an adverse range of development and projects.

What is becoming increasingly clear is, in addition to understanding the client and the project, in a market where funding options are restricted, being the "best dressed" is important. Before seeking finance, developers with valuations, consents, and QS's in place have far better chances of securing funding. As the commercial mortgage broker, a crucial part of Vega's role is to assist the borrower in ensuring they have a comprehensive and credible package for funders. The other aspect that is becoming increasingly clear is the power of working as part of the Bayleys team to deliver end-to-end solutions for our clients and their projects. Together, we can secure both better outcomes for our clients and improve group revenue through working together as a team to:

- · Helping clients find development sites Bayleys;
- Fund those developers into development sites- Vega Commercial;
- Advising on suitable projects for sites and securing presales - Bayleys;
- Funding the developments Vega Commercial;
- Securing mortgage funding for purchasers of the end product Vega Mortgages

In addition, as a group, we can offer a whole range of ancillary services, including insurance through Vega Protect and property management through Bayleys.

Whether your clients are buying business premises, building an investment property portfolio, doing property development, or wanting to refinance a current commercial property, it pays to work with a Vega Commercial lending specialist to understand their options and to find a funder that best suits your client's situation.

Speak to a Vega Commercial team today to find out more

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