

TRUE ALLIANCE CAPITAL

New Construction Loans Terms

True Alliance Capital provides Real Estate Investment Funding, helping investors build and execute profitable Ground-Up Construction projects, backed by reliable service and draws with ongoing support from application to payoff.

New Construction Terms

Same-Day Term Sheet

Loans from:

\$75K - \$5M+

Term length:

9-24 Months with Extension Options

Fastest draw process:

48 Hours

680 FICO Minimum Credit Score

24-Hour Closings

Rates starting at:

9.90%

Property types:

1 - 10 Units

Up to 90% LTC

Up to 75% ARV

First-Time Builder Product

Nationwide*

Frequently Asked Questions

Why do real estate investors use hard money loans for ground-up construction projects?

Real Estate Investors use Hard Money Loans for Ground-Up Construction Projects because they offer faster closings, flexible underwriting, and financing based on project viability rather than traditional income documentation. True Alliance Capital provides Hard Money Construction Loans with reliable capital, in-house and consistent execution. This provides investors the confidence to move forward on time-sensitive development opportunities.

What are the advantages of using True Alliance Capital for New Construction Financing?

True Alliance Capital offers New Construction Financing built on reliability, speed, and transparent terms. As an asset-based lender, True Alliance Capital provides consistent underwriting and clear loan terms from application through funding. Our fast initial term sheets (often within 24 hours) come without hidden or unnecessary fees.

What states does True Alliance Capital lend in for Ground-Up Construction Loans?

True Alliance Capital lends nationwide in the U.S. for Ground Up Construction Loans, with a few market-specific exceptions.

Are there minimum credit score requirements for a Fix & Flip Loan?

Yes, True Alliance Capital's Ground Up Construction Loan program typically requires a minimum credit score of 620. Credit requirements may vary based on deal structure, experience level, and overall project strength.

What are the typical loan terms for Ground Up Construction Loans?

Ground Up Construction Loans from True Alliance Capital typically feature competitive interest rates starting at 9.90%, zero to three points, and a \$1,995 - \$2,500 document fee. Final loan terms may vary based on borrower experience, deal structure and market conditions. Custom terms may be available for experienced investors.

What is a loan point in Hard Money and Ground Up Construction Financing?

A loan point is an Origination Fee charged at the time of funding. One point is equal to 1% of the total loan amount and is typically paid upfront at closing.

How much down payment is required for a Ground Up Construction Loan with True Alliance Capital?

Down payment requirements for our Ground Up Construction Loans vary based on the specific deal and borrower profile. In most cases, borrowers should expect to contribute a minimum down payment of approximately 10% toward the purchase.

What is the maximum Loan-to-Value (LTV) for Ground Up Construction Loans?

True Alliance Capital determines Loan-to-Value (LTV) based on valuation of the project. In most cases, the maximum LTV for Ground Up Construction Loans is up to 75%, depending on the deal structure and overall project strength.

Does True Alliance Capital finance both the purchase and renovation costs for Ground Up Construction Projects?

Yes, True Alliance Capital's Ground-Up Construction Loans can finance both the land purchase and eligible construction costs, allowing investors to fund their projects through a single loan. Construction funds are typically disbursed through a structured draw process as work is completed.

Does True Alliance Capital Ground Up Construction Loans have prepayment penalties?

No, our Ground Up Construction Loans do not have prepayment penalties. This allows investors to pay off their loans early without additional fees.

How quickly can True Alliance Capital close a Ground Up Construction Loan?

True Alliance Capital can fund your Ground Up Construction Loan in as little as 48 hours, if all required documentation and closing conditions are satisfied.

What insurance is required for Ground Up Construction Loans?

Ground Up Construction Loans from True Alliance Capital require each property to carry title, liability and hazard insurance. These insurance requirements help protect both the investor and the property throughout the life of the loan.

How do I apply for a Ground Up Construction Loan with True Alliance Capital?

To apply for a Ground Up Construction Loan, investors can "Book A Consultation" on our website, where we can fully discuss your loan options and next steps to qualify you

for a loan with True Alliance Capital. [Click here](#) to “Book A Consultation or feel free to contact us at (704) 529-9925.