

TRUE ALLIANCE

C A P I T A L

Fix-and-Flip Loan Terms

Our Fix & Flip Loan Terms are built to help Real Estate Investors finance purchase and renovation costs while maintaining predictable timelines and protecting profit margins.

Fix & Flip Terms

Same-Day Term Sheet

Loans from:

\$50K - \$5M+

Term length:

6-18 Months Interest Only with Extension Options

Fastest draw process:

24 Hour Draws

640 FICO Minimum Credit Score

24-Hour Closings

Rates starting at:

8.90%

Property types:

Residential

Single-Family (1-4 units)

Mult-Family (5+ units)

Mix Use

(Commercial Real Estate also available)

100% Rehab | 90% Purchase:

Up to 93% LTC

Up to 75% ARV

*[Nationwide](#)

Frequently Asked Questions

Why do Real Estate Investors use hard money loans for Fix & Flip projects?

Real Estate Investors use Hard Money Loans for Fix & Flip projects because they offer fast closings, flexible underwriting, and financing based on the property's value rather than borrower's income. True Alliance Capital provides Hard Money Fix & Flip Loans with competitive leverage and a streamlined closing process that helps investors move quickly on opportunities.

What are the advantages of using True Alliance Capital for Fix & Flip Financing?

True Alliance Capital offers Fix & Flip Financing designed for Real Estate Investors who need speed, flexibility, and consistent execution. As a Loan Broker, True Alliance Capital provides fast loan decisions, flexible financing, competitive leverage, and the

ability to close in days rather than weeks. Investors also benefit from our responsive communication, efficient draw management, and loan programs built to support both first-time and experienced Fix & Flip Investors from acquisition through exit.

What states does True Alliance Capital lend in for Fix & Flip Loans?

True Alliance Capital lends nationwide in the U.S. for Fix & Flip Loans, with a few market-specific exceptions.

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

Yes, True Alliance Fix & Flip 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 Fix and Flip Loans?

Fix and Flip Loans from True Alliance Capital typically feature competitive interest rates starting at 8.90%, 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 Fix & Flip Financing?

A loan point is a 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 Fix & Flip Loan with True Alliance Capital?

Down payment requirements for our Fix & Flip 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 Fix & Flip Loans?

True Alliance Capital determines Loan-to-Value (LTV) based on valuation of the property. In most cases, the maximum LTV for Fix & Flip 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 Fix and Flip projects?

Yes, our Fix and Flip Loans can finance both the property purchase and eligible renovation costs, allowing investors to fund their projects with a single loan. Renovation funds are disbursed through a draw process as work is completed.

Do True Alliance Capital Fix & Flip Loans have prepayment penalties?

No, our Fix Flip 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 Fix & Flip loan?

True Alliance Capital can fund your Fix and Flip Loan in as little as 24 hours, if all parties are prepared to close.

What insurance is required for a Fix & Flip Loan?

Fix and Flip Loans from True Alliance Capital require each property to carry title 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 Fix & Flip Loan with True Alliance Capital?

To apply for a Fix & Flip Loan, investors can “Book A Consultation” on our website, where we can fully discuss your loan options and next steps to qualify you for your next loan with True Alliance Capital. [Click here](#) to “Book A Consultation or feel free to contact us at (704) 529-9925.