

NATIONS CAPITAL

Where Vision Gets Built

CONSTRUCTION AND DEVELOPMENT SOLUTIONS

NATIONS CAPITAL is one of the nations largest private commercial mortgage lenders. Our in-house team of experienced real estate executives understands the fast-paced, dynamic nature of real estate development and ownership. We provide fast approvals on flexible financing packages.

Designed for vertical construction of projects such as multi-family housing, hotel, commercial, office, and industrial buildings, our construction loans are always underwritten against the completed value of your project so that you have more funding flexibility.

We arrange financing for all types of commercial real estate properties and land nationwide. We arrange high leverage construction loans for any type of new development projects. Whether it's ground-up construction loan for multifamily, hotel, apartment buildings, condominiums or other developments we will create the best possible financing solution with custom and flexible repayment structure.

Loan Amount	\$5,000,000 to \$1 Billion
Loan Term	Generally 1 to 3 years. Extension options available up to 5 years.
Amortization	Determined on a case-by-case basis. Typically interest only-payments.
Maximum LTV	80% to 90% - Determined on a case by case basis
LTC	90%+ Determined on a case by case basis
Interest Rate	4 % to 12 % Interest Only – Rates and Points varies based on risk and terms.
Fees	As low as 2% of the loan amount. Exit fees determined on a case by case basis
Eligible Properties	Hotels, multi-family, student housing, office, retail shopping centers, regional malls and select other real estate assets.
Reserves and Escrows	Real estate taxes, insurance and replacement reserves
Sponsorship	Established track record and appropriate net worth and liquidity commensurate with transaction.
Security	First or Second mortgage lien on subject property.
Assumable	Determined on a case by case basis
Secondary Financing	None
Recourse	Non-recourse, with standard carve out provisions and completion guarantees on construction loans
Prepayment	Generally permitted during loan term.
Expense Deposit	Adequate to cover all Third-Party Reports, Legal, Inspection and site review costs