

Our Products

TMS is your home to a wide array of robust product offerings with minimal to no overlays. Our goal is for our lending partners to reach a larger number of qualified clients with superior products and tools to enable exponential growth of their businesses.

JUMBO EXPRESS (AUS)

Simplified Jumbo that includes the industry only
24hr initial review guarantee

- Purchase, limited cash-out and cash-out
- Min FICO 720 / max LTV 80% / 43% DTI
- Max loan amount 1.5m (including cash-out)
- W2 only (use of rental income allowed)

CONVENTIONAL

- Loans with MI accepted from all current mortgage insurers
- Min 620 FICO regardless of loan amount (High Balance OK)
- No DTI restrictions with AUS approval
- No min number of tradelines
- Late mortgage payments allowed if DU approved
- Manufactured Housing
- Construction to perm
- Deed restriction for 55+ communities allowed
- Refi Now/Refi Possible
- HomeStyle - TMS administers the draw

FHA

- 550+ minimum FICO
- HUD REO (\$100 down payment)
- 203(k) Standard and Limited
- High Balance loans with minimum 550 FICO
- 203(h) Disaster Renovation
- Section 247: Hawaiian Homelands
- Section 184: Indian Home – PIH
- Construction to perm
- Deed restriction for 55+ communities allowed

USDA

- 100% financing, no down payment with 550+ FICO
- Manual Underwriting acceptable
- Higher DTIs acceptable, if RHS approved
- Manufactured Homes allowed on new construction purchases
- Construction to perm
- Deed restriction for 55+ communities allowed

VA

- VA cash out to 90% LTV
- AUS Refer (Manual UW) on VA loans acceptable
- High Balance loans with minimum 550 FICO
- VA IRRRL with an appraisal min 550 FICO
- Manufactured Housing
- VA Alterations and Repairs
- Construction to perm
- Deed restriction for 55+ communities allowed