

# 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