

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.

Non-QM DSCR

- DSCR as low as 0.75
- Loan Amount up to \$3.5M
- Fully Delegated UW
- Table Funding Allowed

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

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
- Late mortgage payments allowed if DU approved
- Manufactured Housing
- Construction to perm
- Deed restriction for 55+ communities allowed
- Refi Now/Refi Possible
- FNMA HomeReady/FHLMC HomePossible
- Refi Now/Refi Possible
- FNMA HomeStyle - TMS administers the draw
- FHLMC Choice Renovation - TMS administers the draw

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