

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.

CONVENTIONAL

- 5-10 Financed Properties
- DU Refi Plus with any FICO to any LTV/CLTV
- DU Refi Plus with existing MI allowed
- Appraisal waivers allowed on DU Refi Plus
- 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

FHA

- 550+ Minimum FICO
- HUD REO (\$100 down payment)
- 203K Standard and Limited
- High Balance loans with minimum 550 FICO
- FHA Streamline regardless of current lender/servicer

VA

- VA cash out to 100% LTV
- AUS Refer (Manual UW) on VA loans acceptable
- High Balance loans with minimum 550 FICO
- VA IRRRL with an appraisal min 550 FICO

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