
LEVEL UP!
w/TMS
START
NRH

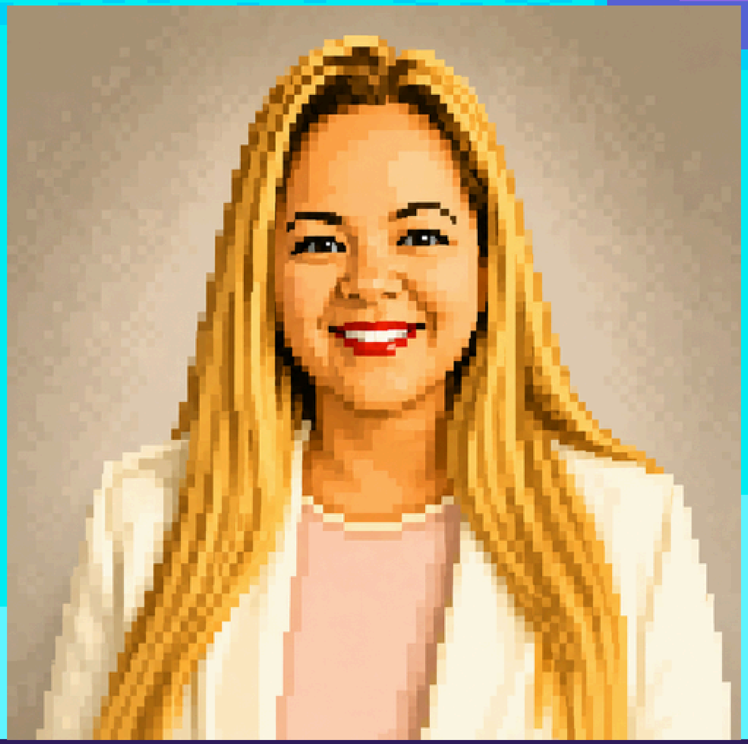
HIGH SCORES

JOHN ROUSSEL

ISERVE

SUSANA ALCALA

OMEGA



NANCY LAROCHELLE ENGLE

RENEW

NRH

OBJECTIVES

Introducing a mutiple servicer platform provides more flexibility.

Better Borrower Fit
More options
More successful closings

TMS + US Bank
Two paths to power up your loan originations.

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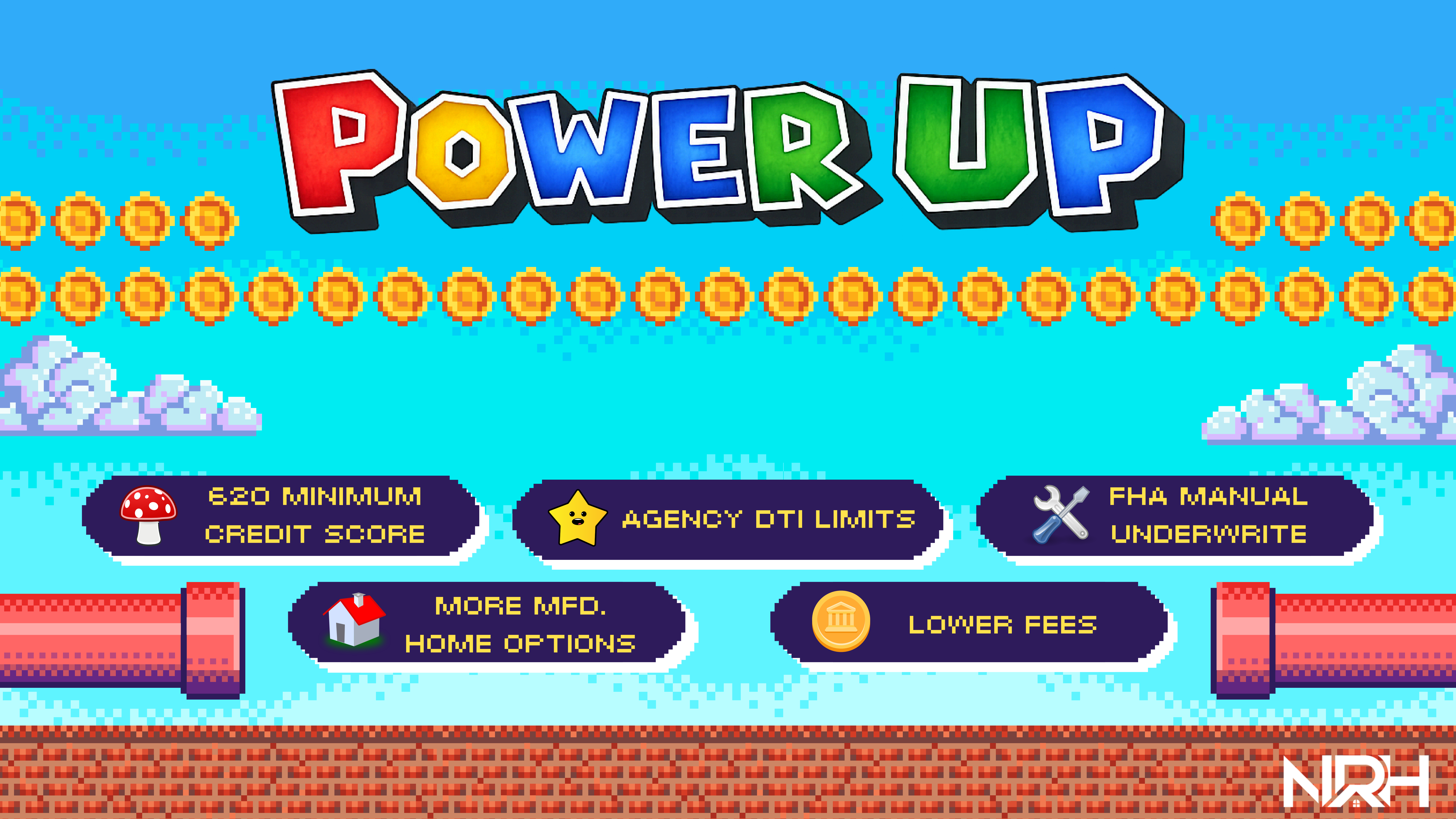
POWER UP
620 MINIMUM CREDIT SCORE
AGENCY DTI LIMITS
FHA MANUAL UNDERWRITE
MORE MFD. HOME OPTIONS
LOWER FEES
NRH

BONUS LEVEL™

MANUFACTURED HOMES

Expand your borrower's options!

- 620 Minimum credit score
- Follow agency limits for DTI
- Single-wide manufactured homes are permitted
- LLPA 50 bps applies to all manufactured home loans

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QUICK REVIEW

ELEMENT	US BANK	TMS
CREDIT SCORE	640	620
DTI	GOV: 45% (640-679), 50% (680+) CONV: 50%	Agency Limits
MFD HOMES	Double-Wide+ Only 45% Max DTI w/ Minimum 660 Credit Score No LLPAs	Single-Wide OK Agency Limits 50 bps LLPA
FEES	Funding Fee: $475 Tax Service Fee: $84	Funding Fee: $319 Tax Service Fee: $80
FHA MANUAL	Not Permitted	Allowed

CHALLENGE

WHICH SERVICER IS BEST?

A. US Bank
B. The Money Source (TMS)
C. It depends on the loan profile

C. Choose the servicing path that best fits the loan.

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POWER ZONE

Rural Rocks $20K
$20,000 Assistance
Permanent Rate Reduction
TMS & USB

Home At Last
Unassisted option
Income up to $165,000
TMS & USB

Launchpad &
Launchpad for FTHB
Assistance from 2%-5%
USB Only

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WARP ZONE

- **NO Essential Worker Requirement!**
- $20,000 in assistance
- Can be used for the down payment/closing costs, or
- Pay for a 2% discount permanently lowering the interest rate on the first mortgage (remaining funds can be used toward down payment/closing costs)
- Income up to 150% AMI
- 65% of $4M fund remains (as of today, 8/11/26)

RURAL ROCKS $20K

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MAKE A
MOVE

MAKE A MOVE

Step 1:
Your company must be an approved correspondent lender with TMS.

Step 2:
Your company must sign NRH's new lender participation agreement.

Once both steps are complete, TMS will be an avaialable option in the eHousingPlus lender portal.
Visit nvrural.org/TMS for more info.

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Q&A

ASK US ANYTHING ABOUT TMS AND SERVICING CHOICE!

Have questions about The Money Source, US Bank, or choosing the right servicing option? Let's discuss the scenarios, guidelines, and support that matter most to you.

YOU WIN!

WHERE CAN I FIND MORE POWER-UPS?

HomeAtLastLenders.org

RESOURCE POWER-UPS

- TMS and US Bank specific program guidelines
- Learn more on our TMS microsite nvrural.org/tms
- Sign new lender participation agreement
- Sign-up for program updates and daily rate flashes via email

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THANK YOU
NRH