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Truss Financial Group Named #2 Non-QM Lender in the Nation

Scotsman Guide recognizes TFG's non-traditional mortgage programs, highlighting its borrower-centric solutions for those who don't fit the traditional mold.

Truss Financial Group

CA, CA, UNITED STATES, October 13, 2025 /EINPresswire.com/ -- Truss Financial Group, a nationwide mortgage lender licensed to originate loans most of US states, and key U.S. territories, was announced top placements in Scotsman Guide's prestigious 2024 and 2025 mortgage industry rankings.

The company was ranked #2 in the nation for Non QM loan volume in Scotsman Guide's 2025 list, reflecting TFG's leadership in non-traditional mortgages. TFG also secured #9 on the 2024 Top Mortgage Brokers list and #60 on the 2024 Most Loans Closed list.

> For us, these Scotsman Guide rankings are more than just a trophy. They represent thousands of families, investors, and business owners who achieved their goals through TFG."
>
> *Jason, CMO of TFG*

Scotsman Guide, an authoritative and data driven publication known for its rigorous verification and comprehensive lender evaluations since 2010, underscore Truss Financial Group's growing national presence and track record of successful lending.

Achieving multiple placements across different categories in these rankings is a rare distinction for any mortgage company.

Truss's results speak to that achievement. CEO Jeff Miller closed approximately 320.7 million dollars in total loan volume, nearly 285.9 million dollars of which were Non QM loans. He also helped 376 loans secure financing last year, a volume that propelled TFG to its top tier positions nationwide.

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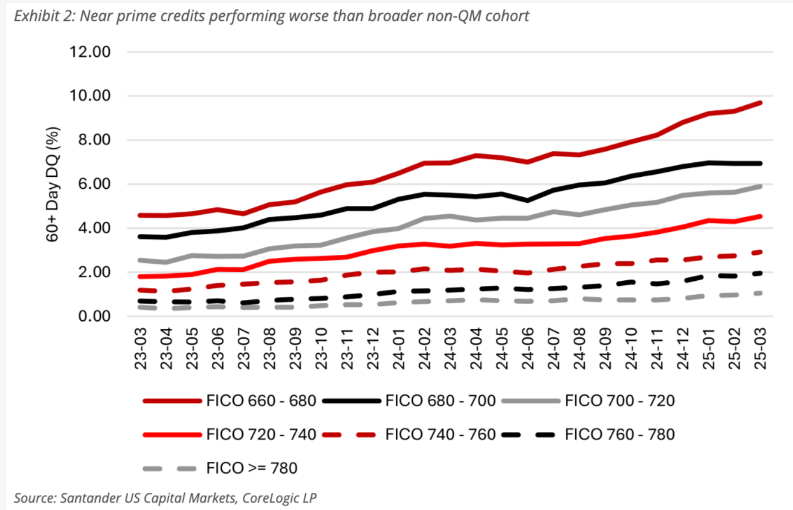

Non QM Market Leadership and Borrower First Strategy

“This recognition is proof that putting borrowers first and offering innovative loan options is not just good for business, it changes lives. Being named among the nation’s top originators motivates us to continue our mission of expanding financial opportunities for clients who need it most.”

Nationwide Reach and Recognition

Truss Financial Group’s presence on Scotsman Guide’s nationwide rankings highlights the firm’s coast to coast impact. Truss Financial Group is licensed to originate loans across all 50 states, the District of Columbia, and key U.S. territories, meaning it can serve borrowers in every corner of the country.

Truss Financial Group’s #9 ranking among Top Mortgage Brokers nationwide speaks to its high brokered loan volume, while the Most Loans Closed ranking at #60 confirms its ability to help a large number of clients secure financing.

Together, these honors demonstrate that TFG is not only competing at a national level but excelling as one of the top independent mortgage providers in the United States.

“Our mission has always been to expand access to mortgage financing for borrowers who might be overlooked by traditional banks,” Nichols noted. TFG has built partnerships with over 30 lending institutions, enabling it to offer competitive loan options nationwide while still providing personalized, boutique style service.

Whether a client is in California, Texas, New York or anywhere in between, they receive the same level of responsive support and product selection from TFG’s team of seasoned loan officers.

Non QM Market Leadership and Borrower First Strategy

A major driver of Truss Financial Group’s success is its focus on Non QM lending as a way to serve outside the box borrowers. Non QM loans are specialized products for creditworthy clients who may not meet the strict income or documentation requirements of conventional mortgages.

TFG has embraced Non QM as a cornerstone of its borrower first strategy, developing programs that prioritize a borrower’s real financial story over one size fits all criteria. Industry data shows that Non QM loans accounted for roughly 8 percent of U.S. mortgage originations by mid 2025, up from about 5 percent in 2024.

Additionally, an estimated 35 percent of U.S. workers now earn income outside of traditional salaried jobs, fueling demand for flexible financing solutions.
Truss Financial Group’s #2 national ranking in Non QM volume reflects its leadership in this growing segment. Non QM at TFG is considered a lifeline for many borrowers. By using alternative qualification methods such as bank statement deposits, rental income through DSCR, or asset depletion instead of traditional W 2s and tax returns, TFG often turns a “no” into a “yes” for creditworthy clients who fall outside conventional guidelines.

For example, TFG offers innovative Non QM programs including:
Debt Service Coverage Ratio loans: Investor focused mortgages that qualify based on a rental property’s cash flow instead of the borrower’s personal income. TFG even provides DSCR financing for properties where the rent does not fully cover the mortgage, allowing DSCR ratios below 1.0.

Home Equity Lines of Credit and second mortgages: Flexible options that allow homeowners to tap into home equity for cash, whether for investments, renovations, or debt consolidation.

Asset based loans: Loans that use a borrower’s liquid assets such as stocks, bonds, or savings as the basis for qualification. This enables retirees and high net worth individuals to secure a mortgage by converting part of their investment portfolio into qualifying income.

Alternative income qualification mortgages: This category includes bank statement loans, no documentation loans, and other programs tailored for self employed entrepreneurs, 1099 contractors, and gig economy workers.

By evaluating income through bank deposits or other non-traditional documentation, TFG helps clients who have healthy finances but do not fit the conventional underwriting mold.

Through these diverse offerings, Truss Financial Group puts the borrower first by customizing loan solutions to individual circumstances instead of turning away qualified borrowers due to checklist requirements.

This approach opens doors for clients who historically struggled to obtain mortgages and empowers them to purchase homes or invest in properties on terms aligned with their unique financial situations.

Borrowers in search of flexible mortgage solutions or brokers looking to partner with a proven Non QM lender are encouraged to learn more about Truss Financial Group. Visit www.trussfinancialgroup.com or call 888 878 7715 to explore how TFG can help finance your next home purchase, investment property, or refinance with a borrower first experience.

About Truss Financial Group
Truss Financial Group is a leading independent mortgage lender specializing in helping real estate investors, self-employed borrowers, and veterans access flexible home financing. With over 20 years of experience and strong relationships with major capital partners, TFG delivers personalized service, competitive rates, and solutions tailored to individual borrower needs.

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