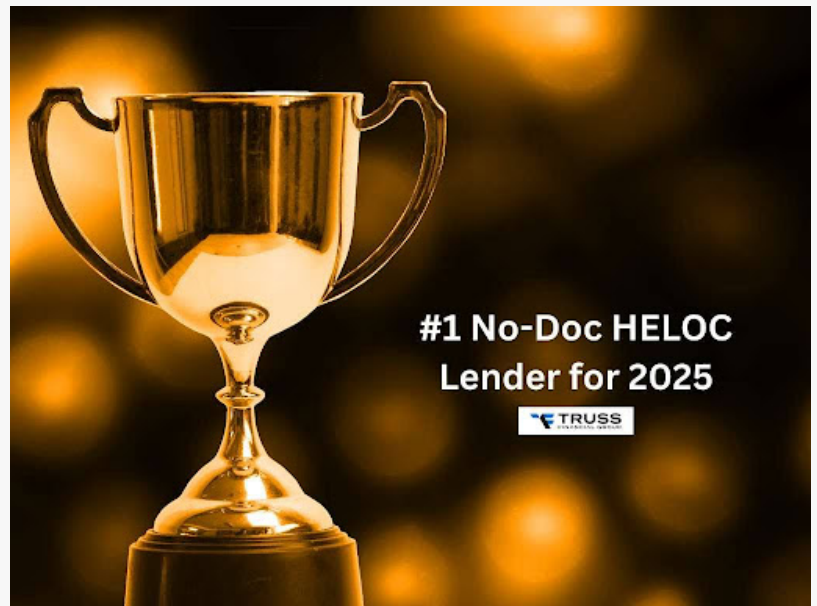


Truss Financial Group Recognized as a Top No-Doc HELOC Lender for 2025

Truss Financial Group was named among LendEDU's 2025 Best No-Doc HELOC Lenders, recognizing its fast, flexible home equity loans for self-employed borrowers.

LOS ANGELES, CA, UNITED STATES, November 3, 2025 /EINPresswire.com/ -- Truss Financial Group, a California-based mortgage lender specializing in loans for self-employed borrowers and real estate investors, was recognized on LendEDU's 2025 list of [the best no-documentation home equity line of credit \(HELOC\) lenders](#).



Top No Doc Lender in US

This top recognition places TFG at the forefront of an emerging sector focused on no-doc HELOC loans that require minimal income documentation and highlights the company's leadership in serving borrowers with nontraditional income sources.

“

From day one, our goal has been to deliver fast, flexible home equity solutions for clients like entrepreneurs and investors who don't fit the traditional mold.”

Jason, CMO of TFG

The recognition from [LendEDU underscores Truss's innovative approach](#) and borrower-first ethos in providing flexible, fast home equity solutions for clients who don't fit the traditional lending mold.

Recognition by LendEDU Highlights Market Leadership
In LendEDU's recent review of no-doc HELOC providers, the evaluation identified TFG, alongside a few lenders, as offering one of the “best no-doc HELOCs for people with

nontraditional income sources, including real estate investors and entrepreneurs.”

Truss stood out for combining large credit lines, speedy access to funds, and flexible underwriting requirements that make tapping home equity more accessible to those who might

not qualify for a typical HELOC. This industry accolade solidifies Truss Financial Group's reputation as an innovator and market leader in the mortgage sector's growing no-doc lending segment.

Innovative HELOC Offerings and Borrower-First Approach

Truss Financial Group's no-doc HELOC portfolio includes three distinct variants tailored to different borrower needs: a [no-tax-return HELOC](#), a bank statement HELOC, and a DSCR (Debt Service Coverage Ratio) HELOC for real estate investors.



Top No Doc Lender in US

This range of options enables TFG to serve a diverse clientele, whether they prefer to qualify via personal bank deposits or rental property cash flows. Notably, most of Truss's HELOC programs require automated or desktop valuations and may not require a full traditional appraisal, shaving weeks off the approval process, and borrowers can receive funding in as little as 5–7 business days after application.

Customers may access credit lines up to \$3 million, a significantly higher limit than most competitors offer with a minimum credit score requirement of just 620,(subject to program and borrower qualification). These generous terms and rapid turnaround times reflect a borrower-first philosophy, emphasizing convenience and speed without sacrificing prudent underwriting standards.

Serving Borrowers with Non-traditional Income

A core element of Truss's strategy is serving borrowers who have unconventional income sources and often struggle with standard loan documentation. Traditional banking institutions typically impose strict paperwork requirements, making it difficult for those who rely on 1099 forms, K-1 distributions, or irregular income streams to secure financing.

To address this gap, Truss Financial Group designed its no-doc HELOC to bypass tax returns entirely: instead, the lender reviews a borrower's recent bank statement deposit history (usually the last three months) to evaluate their ability to repay. By assessing real cash flow rather than reported taxable income, TFG can approve qualified clients even if write-offs and deductions make their official income appear low.

This underwriting approach, which forgoes traditional income verification, exemplifies the company's dedication to empowering self-employed entrepreneurs, investors, retirees, and

others with flexible access to home equity aligned to their unique financial profiles. While income documentation is simplified, all loans remain subject to standard credit, collateral, and ability to repay guidelines.

Outpacing Competitors in the No-Doc HELOC Space

While a handful of other lenders also offer no-doc home equity products, TFG's combination of features has set it apart from the competition.

LendEDU's report, for instance, notes that some lenders provide no-doc home equity loans only as one-time lump-sum cash-out loans rather than true revolving credit lines, with loan sizes capped under \$1 million and a higher 660 minimum credit score requirement.

By contrast, TFG delivers an actual HELOC, a revolving line of credit with borrowing limits up to \$3 million, while accommodating homeowners with credit scores starting at 620.

These distinctions in transparency and product scope underscore Truss Financial Group's position as the market's premier no-doc HELOC lender, combining scale and customer-centric policies in a way that rivals have yet to match.

Executive Commentary

As Truss Financial Group celebrates this industry accolade, its leadership is reaffirming a commitment to innovation and client service. "Being recognized as a top no-doc HELOC lender by LendEDU is a great honor," said Jason Nichols, Partner and Chief Marketing Officer at Truss Financial Group.

"It highlights our team's dedication to a borrower-first approach. From day one, our goal has been to deliver fast, flexible home equity solutions for clients like entrepreneurs and investors who don't fit the traditional mold. We believe that innovative products like our no-doc HELOC, combined with high-touch service, can bridge the gap for borrowers underserved by mainstream banking," he added.

With the #1 ranking in hand and a clear focus on serving nontraditional borrowers, Truss Financial Group is poised to continue leading the no-doc lending space into 2025 and beyond, setting the benchmark for speed, flexibility, and customer-first innovation in home equity lending.

About Truss Financial Group

Truss Financial Group, founded by CEO Jeff Miller, is a US-based mortgage company specializing in loans for self-employed individuals and real estate investors. With decades of industry experience, the firm has become a leader in Non-QM (non-qualified mortgage) solutions that accommodate borrowers overlooked by traditional lenders.

Truss Financial Group has been consistently recognized among the top Non-QM lenders and remains focused on innovative products, like the no-tax-return, digital HELOC, that provide

flexible financing options to its clients.

To learn more, visit the company's website or contact Truss Financial Group for additional information.

Jason Nichols

Truss Financial Group

+1 888-878-7715

pr@trussfinancialgroup.com

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