PRESS RELEASE

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TMS launches total homeownership technology platform making buying, selling and owning a home a happier experience

Happinest connects borrowers to real estate agents with the potential for up to \$13,000 in cash back rewards

Melville, N.Y. (March 20, 2018) — TMS unveils <u>Happinest</u>, a total homeownership platform, on International Happiness Day to shatter the outdated way the mortgage industry communicates to borrowers and redefines it as a lifelong partnership with our members. Happinest provides members a suite of tools and services to Find, Finance and Protect their dream home through a national buying and selling search engine, competitive mortgage products, multiple insurance options to lock in low-rates and so much more.

The new platform moves the fintech company's mission beyond mortgage lending to a one-stop shop for homeownership, creating an online home base for members to continuously use as go-to resource for all their questions.

"Our goal is to have a relationship with homeowners well before and well beyond the closing table," said TMS CEO Darius Mirshahzadeh. "By being the go-to source for all things home, we're going to dial up the joy of owning a home – and dial down the angst of homeownership – to make it a truly happy experience."

Members join the Happinest platform for free and are able to search for property listings across the country. From choosing a Happinest-certified local agent to financing a home with one of the TMS dedicated loanologists, a licensed loan originator, the platform features all the tools a borrower needs in one happy place.

Easing one the biggest barriers to homeownership, Happinest also includes an added financial benefit. For members who choose to list and/or purchase their home from the platform, they have the opportunity to receive up to \$13,000 in cash-back rewards.

Once members find their dream home, they can go through the Happinest Finance feature to pre-qualify for a mortgage in as fast as 15 minutes. Along with finding the ideal loan for a borrower, the Finance feature is designed to showcase the various product options borrowers can take advantage of with TMS. Plus, unlike most competitors, TMS services its loans so homeowners won't be surprised that their loan is sold to another lender just weeks after closing.

The Happinest platform rounds out the homeownership process with its Protect feature. From shopping for homeowner insurance, mortgage protection or flood insurance, Happinest provides customers multiple free quotes to ensure they are getting the lowest rate possible. You can even insure your car or truck.

"In our commitment to Grow Happiness and position ourselves as a fintech partner to homeowners," said Mirshahzadeh, "Happinest announces to the world that we're not just a mortgage company anymore – we're a full-service homeownership partner."

For more information on Happinest, visit <u>TheMoneySource.com/Happinest</u>.

About TMS TMS (The Money Source Inc.) is a different kind of company that does business in a different kind of way. Founded in 1997, with a mission to Grow Happiness, TMS is a fast growing fintech company that provides products, technology, speed of service and a unique customer experience to borrowers, clients and team members in their pursuit of happiness. With more than 650+ team members, TMS is a national lender and servicer licensed or exempt from licensing in all 50 states and the District of Columbia. For more information, visit TheMoneySource.com. NMLS# 6289.