TriStar FINANCE HOME LOANS

NMLS ID #43583

COMPANY PROFILE · 2026

Streamline Your Mortgage *Experience* Nationwide.

A rapidly expanding mortgage company headquartered on the Kirkland waterfront — delivering quick, reliable, and affordable financing solutions to homeowners and investors across the country.

FOUNDED	ANNUAL VOLUME	LOAN PROGRAMS	STATES LICENSED
2006	$1B+	19+	9

TRISTARFINANCE.COM

10510 Northup Way, Suite 115
Kirkland, WA 98033 · 425-455-8497

WHO WE ARE

Step into the world of *TriStar Finance.*

At TriStar Finance, we hold the belief that homeownership should be accessible to all individuals. With this philosophy in mind, our goal is to find the best financing solutions based on your unique needs — providing a wide variety of loan packages designed to meet the needs of our diversified customer base.

Situated along the scenic waterfront of Kirkland, Washington, Tristar Finance is strategically positioned to tap into a wide network of nationwide capital resources. With this advantage, we are empowered to craft personalized mortgage solutions that align perfectly with each client's individual needs and circumstances. Founded in 2006, we have grown into one of the nation's rapidly expanding mortgage companies — ranked among the top US mortgage lenders.

Our experience and resources allow us to navigate even the most complicated financial challenges, while our commitment to transparency, quality, and personalized service keeps every client at the heart of what we do.

15+	$1B+	9	19+
YEARS OF OPERATION	ANNUAL LOAN VOLUME	STATES LICENSED	LOAN PROGRAMS

Our Mission

To simplify home loan and real estate services through technology, transparency, and a personalized experience — making homeownership accessible to every borrower.

Our Vision

To build a trusted, nationwide platform for property financing — nurturing thriving communities and the dreams that live within them.

Our Values

Transparency. Quality. Client-first thinking. We treat property not as a transaction, but as people, dreams, and communities.

Our Reach

From our Kirkland headquarters, we serve clients nationwide through licensed operations in Washington, Oregon, California, Texas, Florida, Idaho, Montana, Michigan, and Alaska.

A NOTE FROM OUR CEO

A message of *trust & growth.*

FROM THE DESK OF THE PRESIDENT & CEO

"We began our journey in the heart of Washington — simplifying home loans through technology."

We've been privileged to build a strong community of homeowners and property enthusiasts. Because of overwhelming support and trust, we are now expanding our reach to serve nationwide. Our commitment is unwavering — we believe in transparency, quality, and delivering a personalized experience that puts our clients at the heart of our services. Property isn't just a business — it's about people, dreams, and communities. Here's to a future built on trust, growth, and the shared passion for nurturing dreams within walls we can call home.

Seth Raddue

PRESIDENT & CEO · NMLS #90509

MEET OUR TEAM

Trusted advisors. *Industry specialists.*

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WHAT WE OFFER

19+ loan programs, *one trusted partner.*

With the greatest care, we consider each borrower's needs, finances, and history to match them with the perfect home loan. Our product suite spans traditional agency programs to specialized non-QM and investment solutions.

01 First Time Home Buyer
Guidance and low down payment programs designed for new buyers entering the market.

02 Refinance
Rate-and-term and cash-out options to lower payments or unlock home equity.

03 FHA Home Loan
Government-backed financing with flexible credit requirements and low down payments.

04 VA Home Loan
Zero-down financing benefits for active-duty service members, veterans, and spouses.

05 Fixed Rate Mortgage
Predictable payments with consistent interest rates over the life of the loan.

06 Jumbo Home Loan
Financing above conforming loan limits for luxury and high-value properties.

07 USDA Loan
Zero-down financing for eligible borrowers in qualifying rural and suburban areas.

08 Rehab Loan
Purchase-plus-renovation financing rolled into a single mortgage payment.

09 Investment Property Loans
Financing solutions for single-family rentals, multi-units, and portfolio growth.

10 DSCR Loan
Debt-service-coverage qualification for real estate investors — no W-2 required.

11 Non-QM Loan
Alternative qualifying programs for self-employed and non-traditional borrowers.

12 Stated Income & Bank Statement
Documentation flexibility for entrepreneurs and 1099 income earners.

13 Asset Depletion Loan
Qualify based on liquid assets rather than monthly income streams.

14 Reverse Mortgage
Convert home equity into supplemental income for borrowers aged 62 and older.

15 Bridge Loan
Short-term financing to close the gap between buying and selling a property.

16 Adult Family Home Financing
Specialty lending for licensed adult family home operators and acquisitions.

17 Low Down Payment Options
Programs starting as low as 3% down for qualified borrowers.

18 Forbearance Refinance
Refinance solutions for homeowners exiting COVID-era forbearance plans.

THE TRISTAR DIFFERENCE

Built on speed, *trust, and technology.*

What sets TriStar Finance apart isn't just our breadth of products — it's how we deliver them. Speed, transparency, and a genuine commitment to every borrower's success guide every loan we close.

7–10 Day Approvals

Our streamlined approval process averages just 7–10 business days, depending on documentation and property type.

Nationwide Capital Access

Direct relationships with a wide network of capital resources let us match borrowers to the right product, fast.

Flexible Credit Profiles

We work across the credit spectrum — including 620+ for standard programs and alternative options for everyone else.

Technology-First Experience

A modern digital application platform makes pre-qualification, document upload, and status tracking effortless.

Personalized Guidance

Every borrower works directly with a dedicated advisor — not a call center — from first call to closing day.

Equal Housing Lender

Fully compliant, CFPB-aligned, NMLS-registered, and committed to fair lending across all 9 licensed states.

CLIENT VOICES

100+ verified *Zillow reviews.*

★★★★★

"TriStar Finance made refinancing so easy and transparent. I felt supported at every step."

John Harris
SEATTLE, WA · ZILLOW

★★★★★

"I got my first home loan through TriStar — they explained everything and gave me the best rate."

Emily Johnson
PHOENIX, AZ · GOOGLE

★★★★★

"Seamless process with quick approvals. Excellent customer service from start to finish."

Michael Lee
AUSTIN, TX · GOOGLE

★★★★★

"Their mortgage advisors were super professional and helped me lock in a great rate."

Sarah Thompson
MIAMI, FL · ZILLOW

LICENSED IN 9 STATES

Compliant. Credentialed. *Coast-to-coast.*

Washington #CL-43583	**California** DFPI #603K695	**Oregon** #ML-5231
Texas SML Licensed	**Florida** #MLD2405	**Idaho** #MBL-8079
Michigan #FL0024835	**Montana** #43583	**Alaska** #AK43583

Let's build your *next chapter.*

You are one step closer to your perfect mortgage. Reach out for a personalized quote, a quick pre-qualification, or simply a conversation about your options.

CALL US

425-455-8497

Mon–Fri, 9am–6pm PT

EMAIL

info@tristarfinance.com

Response within one business day

VISIT

Kirkland HQ

10510 Northup Way, Suite 115
Kirkland, WA 98033

COMPLIANCE & DISCLOSURES

NMLS ID #43583 · Equal Housing Opportunity Lender

Trade Names: Aris Real Estate LLC, Aris360.com, StraightForwardLending, TriStar Finance Home Loans, Tristarfinance.com.

All loans are subject to underwriting approval. Terms and conditions apply and may change without notice. Affiliated Business Arrangement Disclosure: TriStar Finance, Inc. maintains a business relationship with ARIS360 Real Estate and may receive a financial or other benefit from referrals.

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