Starting in the mortgage business while your house is in foreclosure may sound odd. Especially when you have also filed for bankruptcy and both cars have been repossessed, along with your garbage can. "The garbage company dumped the garbage on the street and just took the can," Tim Baise explained. "That was a defining moment for me."

Baise knew he had to do something to support his family and break the poverty mindset that plagued him. A Detroit native who had a difficult childhood, Baise wanted to offer his family something better, and he was determined to break the cycle. "I should have been a statistic. I should have been dead or in jail," Baise says.

With this motivation, he got a year of training in the mortgage industry and founded Top Flite Financial in December 2002. Almost 20 years later, Top Flite has more than 250 employees who originate residential loans in 35 states.
A LIFE-CHANGING EXPERIENCE

In 2009, Top Flite made the Inc. 5000 list for the first time. By 2013, the company had made the list for five consecutive years. As the company’s leader, Baise says he was “humbled and honored by the recognition of Top Flite’s continued growth,” which he credits to an awesome group of employees who act more like family than co-workers.

When leaving the keynote speech at one of the breakout sessions at the 2013 Inc. 5000 conference, Baise says he heard a voice that he could only describe as God. The voice asked him whether he could have a greater impact on people if he were honored on the Inc. 5000 list six, seven, or even eight times. He says the voice then asked if that impact could be even greater by building multiple companies that also made the Inc. 5000 list, which would show others what they could accomplish by putting their minds to it.

Baise says this experience was transformative. He and his wife, Tracie, “now knew in our core that we were meant to do so much more,” he says. They skipped the next event to brainstorm about new companies.

By the time they got home, they were ready to hit the ground running. While continuing to grow Top Flite Financial, they started four new business ventures, all of which paired perfectly with their current mission. Two of these businesses—Three T’s Properties (real estate investment) and All in One Custom Renovations (residential home remodeling)—made the Inc. 5000 list, one in 2018 and again in 2019 and another in 2019. Top Flite Financial became an eight-time Inc. 5000 honoree in 2021.

WORK SERVES A HIGHER PURPOSE

After the 2013 conference, Baise also pledged to use Top Flite as a vehicle to help others. In addition to supporting his employees and their families, the business helps fund Homeless Angels, a nonprofit the Baises lead, that provides food, shelter, clothing, and rehabilitation services to the homeless in Michigan.

“My job now is to just help people. The only way I can do that successfully is to keep building,” Baise says. “It’s not about me.”

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