

Rental360 Portfolio+ Landlord Loan

30-Year Fully Amortizing Rental Portfolio Product

Rental360 7/1 ARM Portfolio+ Interest Rates

| DSCR | 1.00-1.29* | | | | 1.30-1.49 | | | | 1.50+ | | | | |
|---------|------------|------|----------|----------|-----------|------|----------|----------|----------|------|----------|----------|----------|
| | LTV | ≤60 | 60.01-65 | 65.01-70 | 70.01-75 | ≤60 | 60.01-65 | 65.01-70 | 70.01-75 | ≤60 | 60.01-65 | 65.01-70 | 70.01-75 |
| ≥740 | | 7.55 | 7.85 | 8.00 | 8.20 | 7.35 | 7.60 | 7.65 | 7.95 | 7.25 | 7.35 | 7.45 | 7.70 |
| 720-739 | | 7.95 | 8.05 | 8.15 | 8.25 | 7.70 | 7.80 | 7.90 | 8.00 | 7.45 | 7.55 | 7.65 | 7.90 |
| 700-719 | | 8.15 | 8.25 | 8.35 | 8.80 | 7.90 | 8.00 | 8.15 | 8.55 | 7.65 | 7.75 | 7.85 | 8.30 |
| 680-699 | | 8.60 | 8.70 | 9.10 | 9.55 | 8.35 | 8.45 | 8.75 | 9.35 | 8.10 | 8.20 | 8.60 | 9.10 |
| 660-679 | | 8.90 | 9.00 | 9.40 | 9.85 | 8.65 | 8.75 | 9.15 | 9.65 | 8.40 | 8.50 | 8.90 | 9.40 |
| 650-659 | | 9.35 | 9.60 | | | 9.10 | 9.35 | | | 8.85 | 9.10 | | |

*Debt-Service Coverage Ratio (DSCR) = monthly gross rents / principal + interest + taxes + insurance + association dues (PITIA). Min. DSCR on properties under \$250K is 1.2. ; properties \$250K and above is 1.0. ; 2-4 multi-family is 1.3-1.4. Min. origination fee is greater of \$3500 or 2.75 pts. Underwriting fee is \$1,495 + \$250 per property. All loans are originated by Visio Financial Services Inc. Visio Financial Services Inc. is licensed by the California Department of Business Oversight as a California Finance Lender, license number 60DBO-56345.

- 30-Year Fixed Option
 - Prepay Penalty 5/4/3/2/1
 - Add 60 BPs
 - Starts at 7.85%
- No Balloon
- Up to 75% LTV
- 3-5 Properties
- Close in Weeks, not Months
- Min. Loan Amount: \$250K*
- Max Loan Amount: \$1M
- \$80K Min. Property Value*
- Purchase or Cash-out Refi
- Residential SFR Properties (1-4 Units)
- 650 Min. Credit Score
- Property Must be C1-C4

Rental360 Portfolio+ Loan

With Visio's Rental360 Portfolio+ loan, you get the low rates and fees of the Rental360 on up to five properties with just one closing, no minimum fee and a single monthly mortgage payment. As specialists in landlord finance, we understand your needs as you build your rental portfolio, which is why we offer this loan with no income verifications, no debt-to-income calculations and a quick close. With rates as low as 7.25% and up to 75% LTV, the Rental360 Portfolio+ allows you to build your equity with our most popular Visio loans while still enjoying the fast, simple and dependable process.



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*Additional 25 BPs charged on portfolios valuing under \$400K. Loan amount caps in place based on credit score. \$100K min. property value for properties in Baltimore, Philadelphia, & D.C.

Your business is real estate investing, not jumping through hoops.
Time to get back to business.