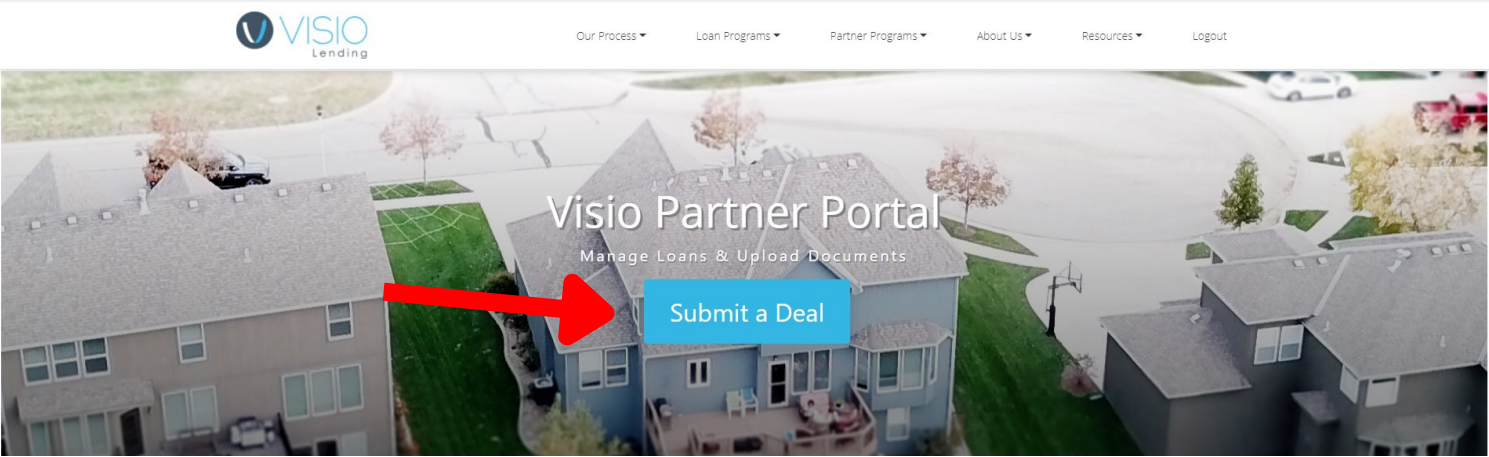


# Visio Broker Portal: Price a Loan & Submit a Deal

Obtain Preliminary Pricing in less than 2 minutes; Submit the Deals You're Interested in Directly to Your Account Executive

## Start at the Homepage



The first step to obtain preliminary pricing is to click the "Submit a Deal" button on the Your Homepage.

Don't worry if you are just browsing-- you can see pricing without formally submitting a deal.

## Enter Address

Address

Loan Detail

Loan Values

Cost

Borrower

\*Address

\*Property Type

☒ House

☐ Condo

\*Number of Units

☒ 1

☐ 2

☐ 3

☐ 4

\*Property Condition

Average (C3)

Enter the property address and details. Final property condition is determined by the appraisal, but for preliminary pricing answer to the best of your knowledge. On a scale of C1-C6, C1 is in prime condition and C6 is a tear-down.

Enter the number of units for your rental property. If the property has more than 4 units, reach out and contact your Account Executive. Choosing 4 units when you have 5 or more units will lead to inaccurate pricing estimates.

\* Indicates required field.

NEXT

## Loan Detail

Address

Loan Detail

Loan Values

Cost

Borrower

\*Loan Type

☐ Purchase

☒ Cash-Out Refinance

☐ Rate & Term Refinance

\*Is this a Short Term or Vacation Rental?

☒ No

☐ Yes

\*Is this property rented?

☐ Yes

☒ No

\*Estimated Monthly Rent

\$

Provide us with key loan details to ensure accurate pricing. We'll need to know the loan type and whether the property is intended as a short-term or long-term rental.

If the property is a long-term rental, let us know whether the property is rented, and the current rent. If the property is not currently rented, provide your estimate of the market rent.

NEXT

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## Loan Values

Address

Loan Detail

Loan Values

Cost

Borrower

\* Estimated Property Value

\$

\* Loan to Value (LTV)

%

\* Loan Amount

\$

\* Broker YSP

00.511.52

\* Points

0.001.002.003.004.00

\* Prepayment Penalty

135

Estimate the property value, then input your desired Loan to Value ratio (LTV) or loan amount – when updating one field, the other will automatically update. Input your desired Yield Spread Premium (YSP), lender discount points (origination fee), and Prepayment Penalty (PPP).

Broker YSP: YSP allows the customer to finance part of your compensation by paying a higher interest rate on the loan. For example, by selecting "1," you will receive one point in lender paid compensation on the loan for a slightly higher interest rate. Prepayment Penalty: Options include 54321, 321 and 300.

\* Indicates required field.

NEXT

## Cost

Address

Loan Detail

Loan Values

Cost

Borrower

\* Monthly Taxes

\$

0

\* Monthly Association Dues

\$

0

\* Monthly Hazard Insurance

\$

0

\* Monthly Flood Insurance

\$

0

\* Title + Closing Fees

\$

0

\* Liens, Mortgages, Payoffs

\$

0

Help us calculate PITIA (Principal, Interest, Tax, Insurance, and Association dues).

Input any monthly fees in addition to estimated title and closing fees, and any Liens, Mortgages or Payoffs owed on the property.

\* Indicates required field.

## Borrower

Address

Loan Detail

Loan Values

Cost

Borrower

Email

@

First Name

Last Name

Phone

Company Name

\* Credit Score

See Pricing Results

Last step to obtain preliminary pricing! Provide us with an accurate estimate of the borrower's credit score.

An accurate credit score estimate is crucial to determining pricing. Click “See Pricing Results” to see qualified Rental360 products.

\* Indicates required field

# Visio Broker Portal: Price a Loan & Submit a Deal

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## Sample Loan Pricing

Loan

Property

Borrower

\*Loan Type

☒ Purchase

☐ Cash-Out Refinance

☐ Rate & Term Refinance

\*Is this a Short Term or Vacation Rental?

☒ No

☐ Yes

\*Property Rented?

☐ Yes

☒ No

\*Estimated Rent

\$

2000

\*Estimated Property Value

\$

200000

\*Loan to Value (LTV)

%

80

\*Loan Amount

\$

160000

\*Broker YSP

☐ 0

☐ 0.5

☒ 1

☐ 1.5

☐ 2

\*Points

☐ 0.00

☐ 1.00

☒ 2.00

☐ 3.00

☐ 4.00

\*Prepayment Penalty

☐ 1

☒ 3

☐ 5

Borrower Paid Broker Points

#

0

Loan Amount

\$160,000.00

LTV

80%

Points

2.00

Prepayment

3

Broker YSP

1

Rental360 Product	Rate / DSCR	Principal & Interest	
5-1 Arm	5.5% / 1.7568	\$908.46	Select
7-1 Arm	5.6% / 1.7414	\$918.53	Select
5-1 Arm, Interest Only	5.75% / 2.0067	\$1,123.33	Select
7-1 Arm, Interest Only	5.85% / 1.9802	\$1,132.49	Select

Please select a loan product

This Proposal is nonbinding and is not a Loan Estimate as defined by the TILA-RESPA Integrated Disclosure Rule, or a binding estimate or offer as defined by any other state or federal rule or regulation. This Proposal is provided for informational purposes only. It is meant to assist potential borrowers determine an estimate of cash that may be required to close and an estimate of potential monthly mortgage payments. Actual charges may differ from this Proposal.

Now you can see all the eligible loan products with preliminary pricing. Click "Select" on each product to see details.

If you wish to change the pricing, you can alter the loan variables. For instance, adjust the LTV, PPP or points to see how each value impacts your loan quote.

Keep in mind, this proposal is non-binding and not a formal Loan Estimate.

## Submit a Deal

5-1 Arm

Loan Amount

\$240,000.00

LTV

80%

Points

2.00

Prepayment

3

Broker YSP

1

Interest Rate %

5.55%

Origination Fee

\$4,800.00

Underwriting Fee

\$1,645.00

Monthly Mortgage Payments

\$1,370.23

Broker Payout

\$2,400.00

Cash From Borrower

\$232,184.77

Close

Loan Amount

\$240,000.00

LTV

80%

Points

2.00

Prepayment

3

Broker YSP

1

Rental360 Product	Rate / DSCR	Principal & Interest	
5-1 Arm	5.55% / 1.4596	\$1,370.23	Selected
7-1 Arm	5.65% / 1.4437	\$1,385.37	Select
5-1 Arm, Interest Only	5.55% / 1.8018	\$1,657.71	Select
7-1 Arm, Interest Only	5.65% / 1.7699	\$1,671.33	Select

Submit to Account Executive

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If you would like to speak to your Account Executive about a loan scenario, click "SELECT" next to that loan product.

You will then be shown a "Submit to an Account Executive" button. Click on it, and the scenario will be sent. There will be a confirmation message on the screen to alert you that your proposal has been submitted, and your Account Executive will follow up with you on your submission.

You submitted this proposal to SF Admin on:  
Tuesday, Dec 07, 2021.

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