

Online Loan Application Guide

May 2023



- About You
- Property Information
- Loan Information
- Business Strategy
- Summary

About You

- 1. Personal Details
- 2. Employment
- 3. Demographics
- 4. Investment History
- 5. Declarations

Personal Details

First Name* Middle Name Last Name*

Date of Birth*

Social Security Number*

Marital Status*

Married Unmarried

Expected Credit Score* ⓘ

Contact Details

Primary Phone Number* Type*

Email Address*

Residential Information

Address*

Do you own or rent your current home?*

Continue To Employment



About the Application

What is the loan application?

The loan application is what Visio uses to determine if you formally qualify for the loan (and the amount) you're asking for.

Why do we ask these questions?

Every question has a purpose, and the Visio team — our Account Executives, Processors, and Underwriters — looks at every answer carefully. Loans are complex, so we want to make sure we have everything we need in order to evaluate you and your property.

How does it work?

You will fill out the application online and submit it. Once you've done so, it will create a DocuSign document with all the information that you've input and you'll be redirected to DocuSign's website to sign it. Once that's done, your Account Executive will look it over.

Is it secure?

Yes. All information that you provide Visio is encrypted and stored in secured databases that only certain Visio employees can access. Additionally, the information you entered in the application is not stored on your computer – it will be removed once you close the application tab.

About Visio

Visio Lending is the nation's premier lender for rental properties with over 13k closed rental loans. We enable small- to medium- sized investors all over the country to grow their portfolio of rental proper ties.

The App's 5 Sections



1. About You

Review everything one more time before submitting it.



2. Loan Information

Explain your plans for the property.



3. Property Information

Detail information about the property that you want the loan for.



4. Business Strategy

Explain your plans for the property.



5. Summary

Review everything one more time before submitting it.

How to Navigate around the App

The screenshot shows the 'About You' form in the VISIO Lending app. The form is divided into several sections: Personal Details, Contact Details, and Residential Information. The Personal Details section includes fields for First Name (Haley), Middle Name, Last Name (Stelton), Date of Birth (12/10/1988), Social Security Number (masked), Marital Status (Married selected), Name of Spouse, and Expected Credit Score (780). The Contact Details section includes Primary Phone Number ((512) 525-5500), Email Address (visiorocks@visiolending.com), and a dropdown for Type (Cellphone). The Residential Information section includes an Address field (122 Dad Drive St. Austin, TX 78701). A 'Continue To Employment' button is located at the bottom right. The form is annotated with three vertical lines: one on the left side navigation menu, one in the middle of the form, and one on the right side of the 'Continue To Employment' button.

Side Navigation

- Shows your progress through the application's steps
- Return to a step you've already completed by clicking on it

Tabular Navigation

- Shows the substeps of a step
- Click on substeps to navigate between them

Continue and Back

- Proceed to next step or substep by clicking 'Continue'
- Return to previous step by clicking 'Back'

Quick Tips

#1 Before moving on to the next section, you will have to **fill out every required field** marked with an asterisk (*).

The tenants are*

- Immediate family members Extended family members Not related

Is the tenant a government sponsored renter (Section 8)?*

- Yes No Not Sure

Can you provide an executed lease?*

- Yes No

#2 You can **return to the quick guide by using the ?** on the top right bar.

VISIO
Lending

1. Personal Details 2. Employment 3. Demographics 4. Investment History 5. Declarations

About You

Personal Details

First Name* Carl Middle Name Last Name* Southberg

Date of Birth* [Calendar Icon]

Social Security Number*

Marital Status*

Married Unmarried

Expected Credit Score* 766 ⓘ

Contact Details

Primary Phone Number* [Phone Icon] () - - - - Type* [Dropdown]

Email Address*

Residential Information

Address* 123 Antonio Way, Austin, TX 78734 [Dropdown]

Do you own or rent your current home?*

Saved a minute ago. Auto saving in 0m 2s

Continue To Employment

Quick Tips (Cont.)

#3 Your progress through the entire application is shown via **the light blue progress bar** near the top of the screen.

Property Information

NOTE: You will likely need to access information from the following documents in order to fill this information out: **Insurance documents, purchase contract and rental agreements (if any).**

Property Address
Address*
333 1/2 13th St N, Saint Petersburg, FL 33705

Property Type
Is it a condo?*

Yes No

Number Of Units*
2

Is it a mixed use property (Max 2 Commercial Units)?*

Yes No

Rent
Is the property rented?*

Yes No

Monthly Rent*
\$ 4,000

Length of Current Rental

Years* 1 Months* 4

Saving... Back Continue To Loan Information

#4 Your application **autosaves**, so you don't need to worry about saving your progress.

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First Name* Carl Middle Name Last Name* Southberg

Date of Birth* [Calendar Icon]

Social Security Number*

Marital Status*

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Contact Details

Primary Phone Number* [Phone Icon] () - - Type* [Dropdown]

Email Address*

Residential Information

Address* 123 Antonio Way, Austin, TX 78734

Do you own or rent your current home?*

Saved a minute ago. Auto saving in 0m 2s Continue To Employment