

# 5 THINGS BROKERS SHOULD THINK ABOUT BEFORE SENDING US BORROWERS



Our Broker Program is a fantastic way to build wealth and increase your income. Additionally, our Broker Program does not require licensing (except for in California), and offers a designated Account Executive, in-house processing, and free resources, among many other benefits. We welcome you to sign up and bring us buy and hold investors looking to grow their rental portfolios. As you look for potential borrowers, here are five key requirements to keep in mind:

## **CREDIT SCORE**

Our minimum median credit score is 640. If you find a borrower with a lower credit score, we invite you to share our credit score resources to help them improve their score to meet and exceed our requirements.

## **LOAN-TO- VALUE (LTV)**

Visio offers up to 80% LTV for purchases and 75% LTV for cash-out refinances. Check out our loan programs to see how LTV impacts rates and how it fits into your borrowers' needs.

## **PROPERTY CONDITION AND VALUE**

Visio Lending only loans on rent-ready rental properties; no construction projects please. In general, our minimum property value is \$75,000 with some exceptions based on location

## **UNITED STATES CITIZEN LOAN**

Make sure your borrowers can prove that they are US citizens; we do not lend to foreign nationals.

## **LLC MEMBERS LISTED**

If your borrower is financing through an LLC, we need all the members listed on the loan application. It will save you time, and help your loan close faster if you get this information before coming to us.

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