



HERO 2.0 Broker Portal Training:

# Broker YSP



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**Alice Firstimer**  
9875 Birch St, Philadelphia, PA, 19019  
01 - TEST COMPANY

Loan #	12604008491	Loan Purpose	Purchase	Term (Mos)	360	Lock Status:	
Total Loan Amount	\$250,000.00	Occupancy	Investor	Mo. Pymt. (P&I)	\$1,642.32	Loan Status:	<b>Loan Created</b>
Loan Program	N/A	Interest Rate	6.875%	Amort. Type	Fixed	Exception Status	
		DTI	N/A				

**Submission Steps**

- ✓ Loan Summary
- 2 Commercial Form
  - Commercial Loan Application** ←
  - Cash-to-Close
  - Assets and Liabilities
- 3 Order/ Reissue Credit
- 4 Pricing
- 5 Documents
- 6 Send Disclosures
- 7 Submit Loan
- Fee Break-down
- Order Appraisal
- Contact Support

**Additional Information**

Application Date	04/13/2026	Estimated Closing Date *	mm/dd/yyyy	The Broker Selected Loan Product *	Select an Option	Credit Score for Decision Making	
Documentation Type *	Select an Option	Income Verification Type *	Select an Option	Income Total Mo Income (Borr/Co-Borr)	1,117.68	Fannie Mae Bottom Ratio	41.962
Borr Funds to Close - Mos Resrv *	Select an Option	Asset Depletion	Select an Option	CDFI Eligible	Select an Option	Lender Fee Buyout	No
DSCR	Select an Option	DSCR Ratio	Select an Option	Borrower Paid Broker Fee % *		Impounds Required	Select an Option
Declining Market	Select an Option	Legal Entity Type	Select an Option	Short Term Rental	Select an Option	Investor Experience *	Select an Option
Property Info Is Rural Area	Select an Option	Subject Property is a Condotel	Select an Option	Subject Property is a Non-Warrantable Project	Select an Option	Borr First Time Homebuyer	Select an Option
Broker YSP %	2.00						

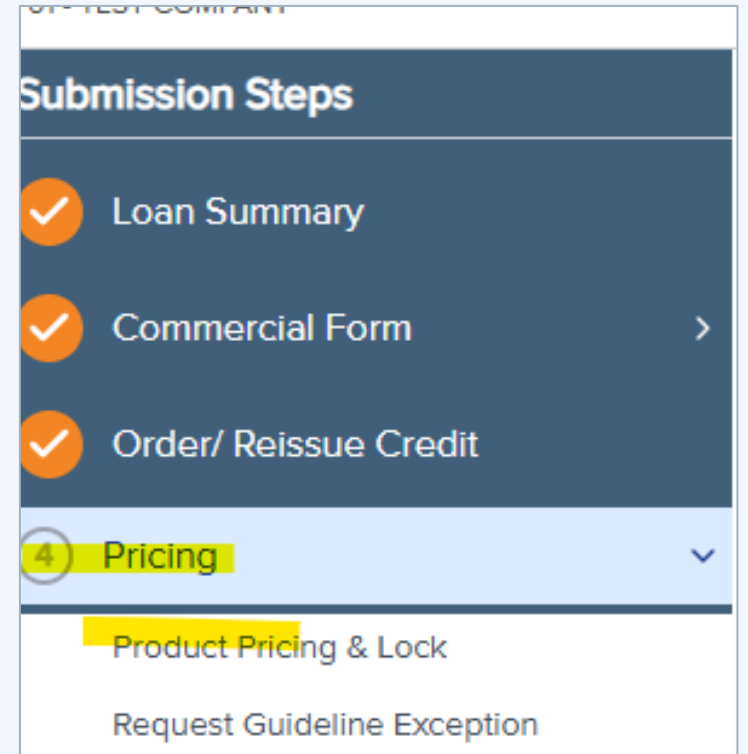
On the commercial loan application, you will enter the amount of YSP desired at the time of submission.

**Note:** For internal viewing only: this does not get disclosed on the commercial loan application; however, it will appear on the broker confirmation. Any reference to YSP will be hidden on the non-broker confirm.

We suggest you price the loan first without YSP entered to view the loan's baseline pricing.

**Notes:**

- YSP and lender credits are treated separately. YSP goes to the broker, and lender credit goes to the borrower.
- Broker lock confirmation will show as an LLPA (hit to price) and will also show in Broker YSP in the pricing breakdown.



The screenshot shows a 'Submission Steps' menu with the following items:

- ✓ Loan Summary
- ✓ Commercial Form >
- ✓ Order/ Reissue Credit
- 4 Pricing v

The 'Pricing' step is highlighted in yellow. Below it, a sub-menu is visible with the following items:

- Product Pricing & Lock
- Request Guideline Exception

A green arrow points from the left towards the 'Pricing' step in the menu.

Eligible Product(s)

Apr 20, 2026 3:29 PM PDT

Sort by Price: 100.000

Accelerator DSCR 30 Yr Fixed							
Rate: 6.500%   Final Price: 100.000   APOR: 6.300%							
	Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period	
<input type="checkbox"/>	5.999	98.125	\$2,697	-	1.875 (\$8,437)	30	▼
<input type="checkbox"/>	6.125	98.625	\$2,734	-	1.375 (\$6,187)	30	▼
<input type="checkbox"/>	6.250	99.125	\$2,770	-	0.875 (\$3,937)	30	▼
<input type="checkbox"/>	6.375	99.625	\$2,807	-	0.375 (\$1,687)	30	▼
<input checked="" type="checkbox"/> ☆	6.500	100.000	\$2,844	-	0.000 (\$0)	30	▲

Pricing Adjustments

Living Rent Free Adjustment	-0.250
Acc DSCR: DSCR/LTV	0.375
Acc DSCR: PPP/LTV LLPA	0.250
Acc DSCR: FICO/LTV	-0.750
YSP to Broker	-1.000

<input checked="" type="checkbox"/>	6.625	100.375	\$2,881	-	-0.375 (-\$1,687)	30	^
<b>Pricing Adjustments</b>							
	Living Rent Free Adjustment			-0.250			
	Acc DSCR: DSCR/LTV			0.375			
	Acc DSCR: PPP/LTV LLPA			0.250			
	Acc DSCR: FICO/LTV			-0.750			
	YSP to Broker			-1.000			
				-1.375			

If you were to choose a rate of 6.625, the additional .375 would be lender credit to the borrower and 1 point in YSP for the broker. To keep that additional credit, go back and adjust your YSP in the commercial loan application.

**Note:** Final price will be reduced by the amount of YSP chosen.

## Our Winning Philosophy at Champs TPO



At Champs we believe Decision Makers should communicate with Decision Makers. Your Champ's Account Manager will be your primary point of contact through the life cycle of the loan file.

We are your partners in success. Please contact your Account Executive or your Champs Operations team for assistance.

**Thank you for your partnership and business!**

