

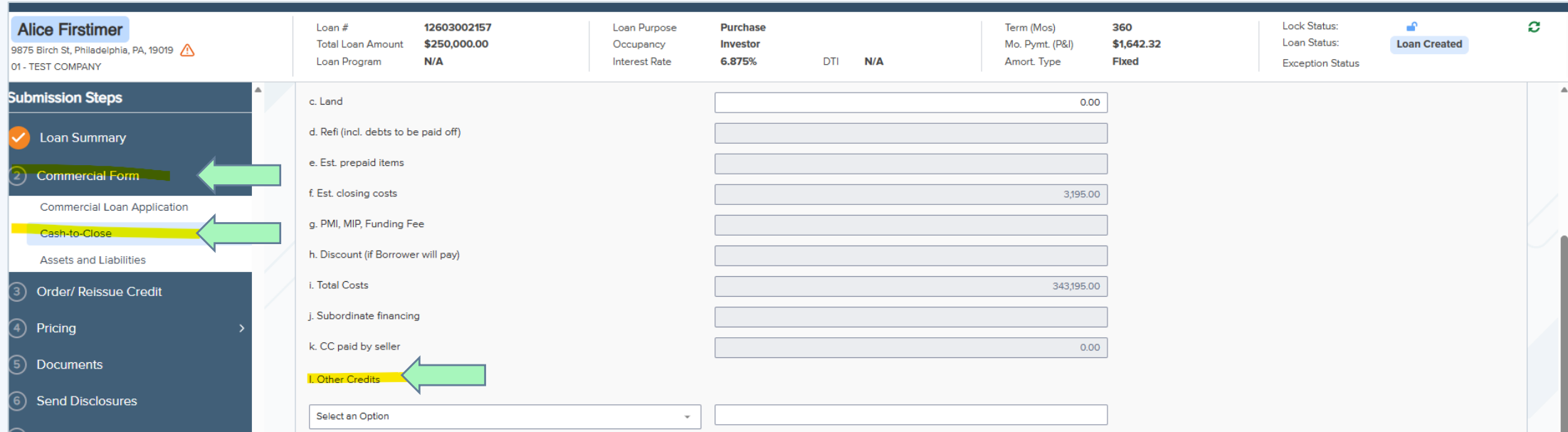


HERO 2.0 Broker Portal Training:

# Business Purpose Loan Tips



## Where can I add a seller credit?



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

Loan #	12603002157	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:	Loan Created	
Loan Program	N/A	Interest Rate	6.875%	Amort. Type	Fixed	Exception Status		
		DTI	N/A					

**Submission Steps**

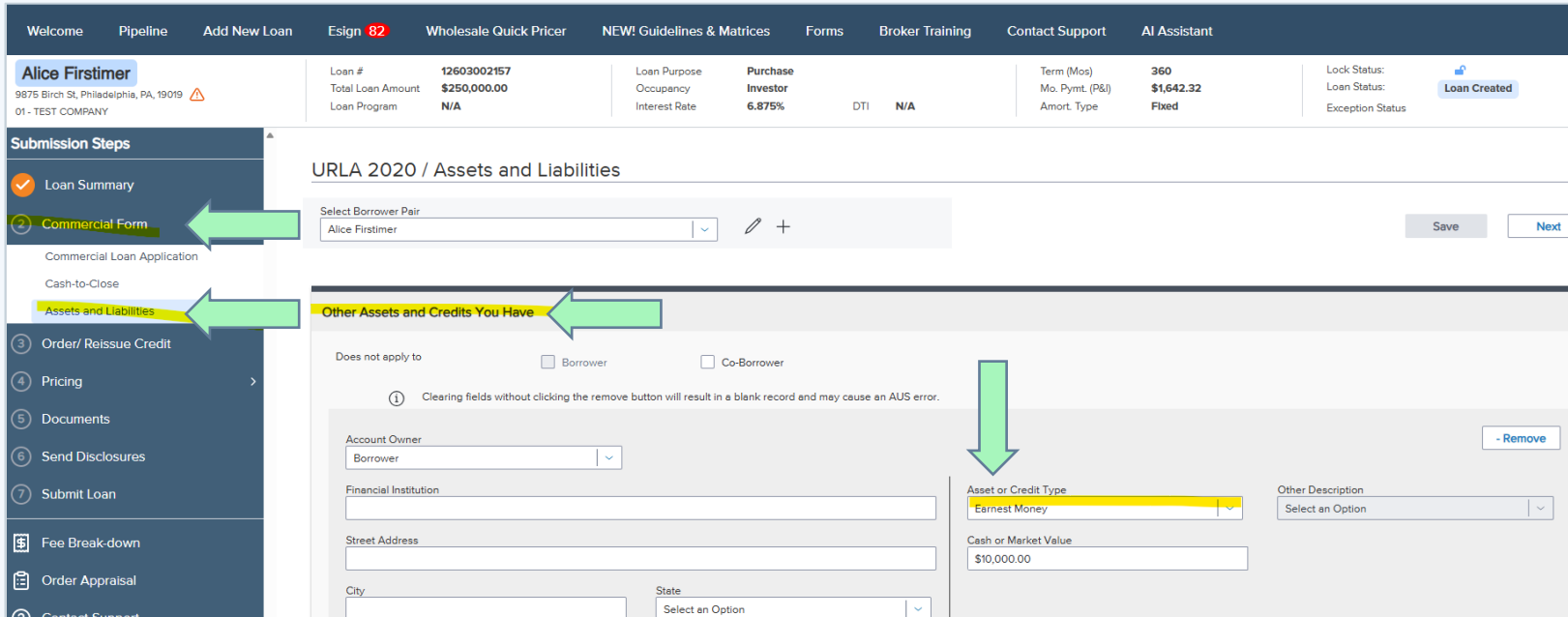
- ✓ Loan Summary
- 2 **Commercial Form** ←
- Commercial Loan Application
- Cash-to-Close ←
- Assets and Liabilities
- 3 Order/ Reissue Credit
- 4 Pricing >
- 5 Documents
- 6 Send Disclosures

c. Land	0.00
d. Refi (incl. debts to be paid off)	
e. Est. prepaid items	
f. Est. closing costs	3,195.00
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total Costs	343,195.00
j. Subordinate financing	
k. CC paid by seller	0.00
<b>l. Other Credits</b> ←	

Select an Option

Prior to submission of a business purpose loan, navigate to **Commercial Form** on the left-hand side under Submission Steps. Select **Cash-to-Close**, and then navigate to the **Other Credits** section.

### Where can I add EMD?



The screenshot displays the 'URLA 2020 / Assets and Liabilities' section of a loan application. The left-hand navigation menu is visible, with 'Commercial Form' and 'Assets and Liabilities' highlighted. The main content area shows the 'Other Assets and Credits You Have' section, where the 'Asset or Credit Type' dropdown is set to 'Earnest Money' and the 'Cash or Market Value' is \$10,000.00. Green arrows point to the 'Commercial Form' and 'Assets and Liabilities' menu items, and another green arrow points to the 'Other Assets and Credits You Have' section header.

Field	Value
Loan #	12603002157
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Loan Purpose	Purchase
Occupancy	Investor
Interest Rate	6.875%
DTI	N/A
Term (Mos)	360
Mo. Pymt. (P&I)	\$1,642.32
Amort. Type	Fixed
Lock Status	Loan Created
Loan Status	Loan Created
Exception Status	

Navigate to **Commercial Form** on the left-hand side under Submission Steps. Select **Assets and Liabilities**, and then navigate to the **Other Assets and Credits You Have** section, and then **Asset or Credit Type**.

## 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!**

