

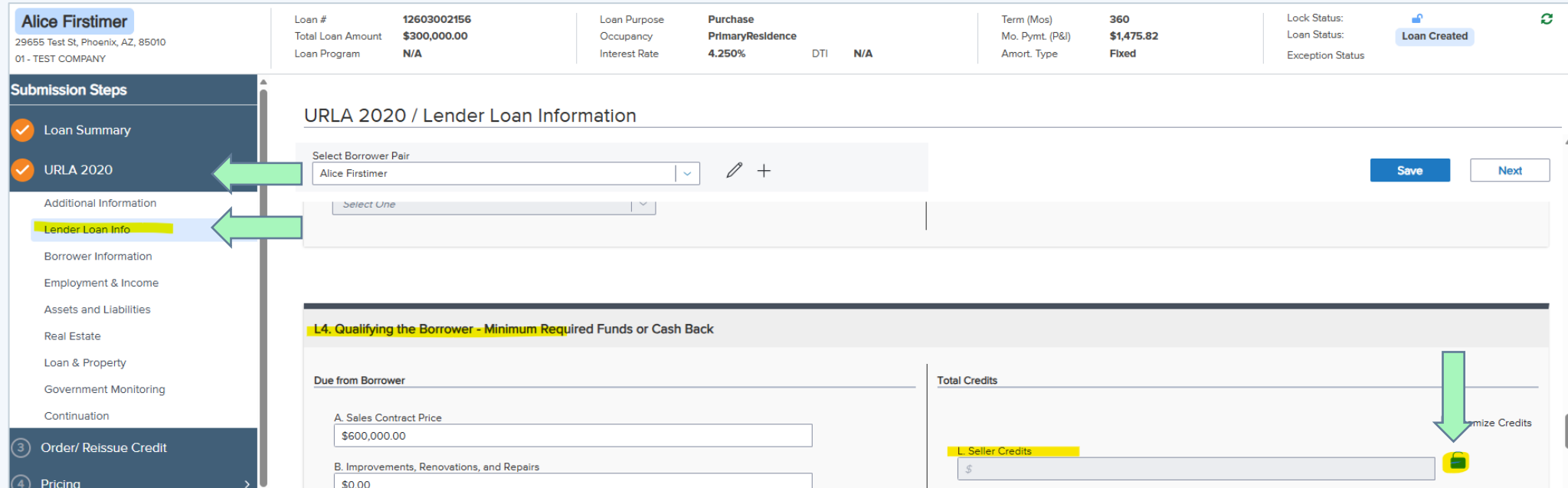


HERO 2.0 Broker Portal Training:

Consumer Purpose Loan Tips



Where can I add a seller credit?



The screenshot displays a loan application interface for 'Alice Firstimer'. The top navigation bar includes fields for Loan # (12603002156), Total Loan Amount (\$300,000.00), Loan Program (N/A), Loan Purpose (Purchase), Occupancy (PrimaryResidence), Interest Rate (4.250%), DTI (N/A), Term (360 Mos), Mo. Pymt. (\$1,475.82), Amort. Type (Fixed), Lock Status (Loan Created), and Exception Status.

The left-hand side features a 'Submission Steps' menu with the following items: Loan Summary, URLA 2020, Lender Loan Info, Borrower Information, Employment & Income, Assets and Liabilities, Real Estate, Loan & Property, Government Monitoring, Continuation, Order/ Reissue Credit, and Pricing. The 'URLA 2020' and 'Lender Loan Info' items are highlighted with green arrows.

The main content area is titled 'URLA 2020 / Lender Loan Information'. It contains a 'Select Borrower Pair' dropdown menu with 'Alice Firstimer' selected. Below this is a 'Select One' dropdown menu. The 'Lender Loan Info' section is highlighted in yellow. The 'L4. Qualifying the Borrower - Minimum Required Funds or Cash Back' section is also highlighted in yellow. It contains a table with the following data:


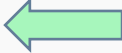



Due from Borrower	Total Credits
A. Sales Contract Price \$600,000.00	
B. Improvements, Renovations, and Repairs \$0.00	L. Seller Credits \$

A green arrow points to the 'L. Seller Credits' field, and a blue lock icon is visible next to it. A 'Save' button and a 'Next' button are located at the top right of the main content area.

Prior to submission of a consumer loan, navigate to **URLA 2020** on the left-hand side under Submission Steps. Select **Lender Loan Info**, and then navigate to the **L4. Qualifying the Borrower** section. Click the blue lock on the right to unlock the field.

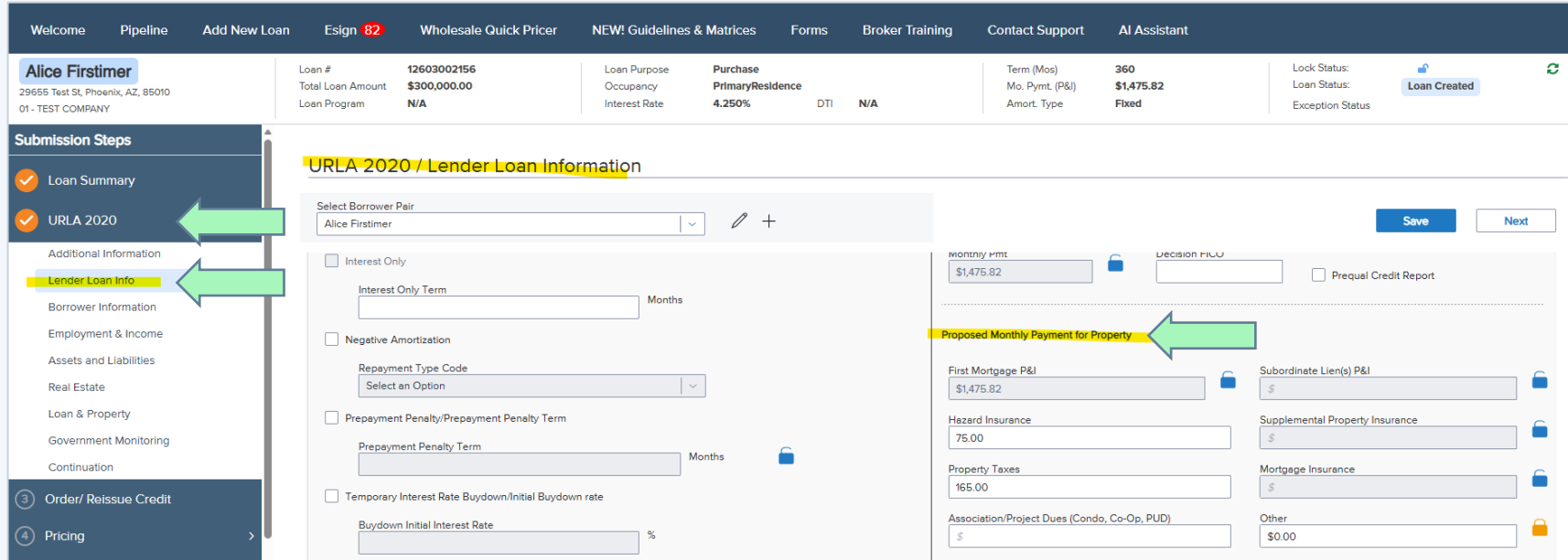
Where can I add a seller credit? (continued)

L4. Qualifying the Borrower - Minimum Required Funds or Cash Back

Due from Borrower	Total Credits
A. Sales Contract Price \$600,000.00	<input checked="" type="checkbox"/> Itemize Credits
B. Improvements, Renovations, and Repairs \$0.00	L. Seller Credits \$50,000.00  
C. Land (if acquired separately) \$0.00	M. Other Credits \$10,000.00 
D. Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction \$ 	M1. Total Closing Costs Paid by Lender and Other \$
E. Credit Cards and Other Debts Paid Off \$ 	Lender Credit \$
	Broker Credit

The lock button will turn yellow and the field will open for you to add the seller credit.

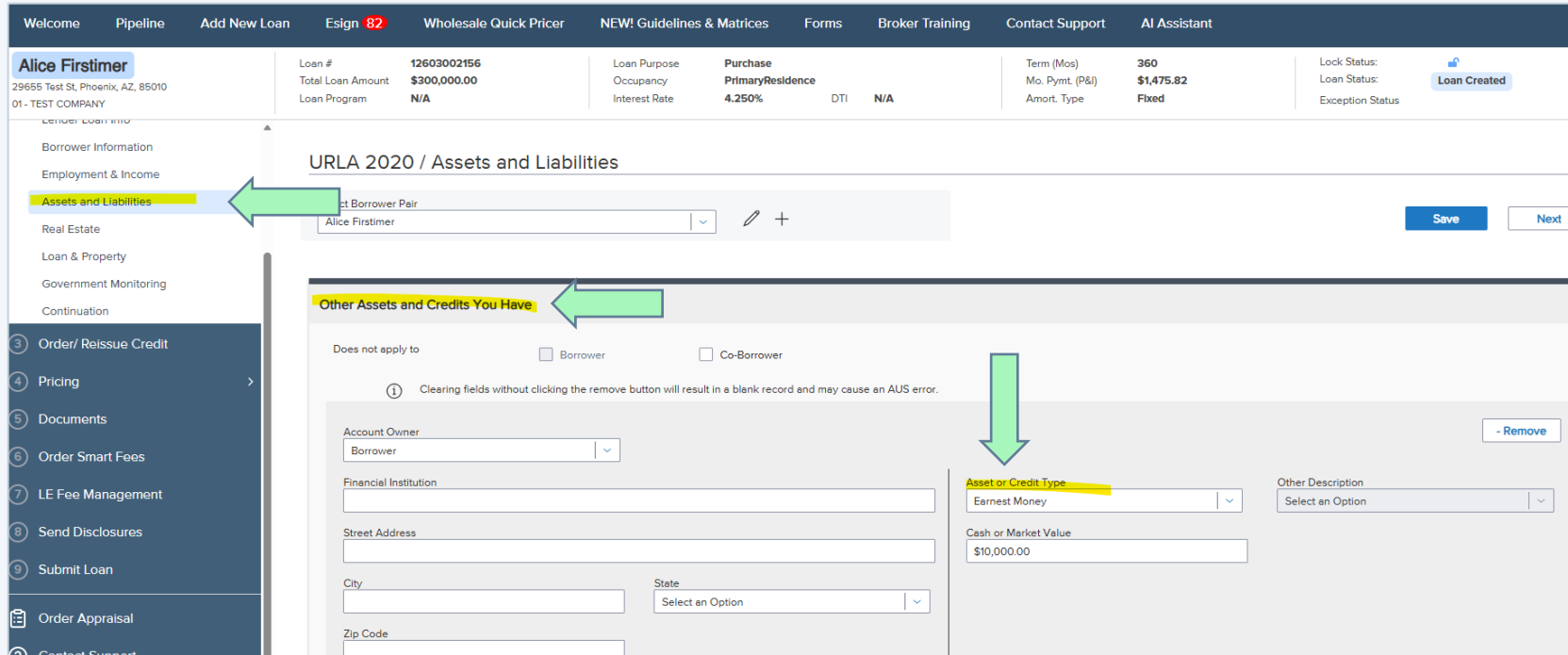
Where can I add the amount for Hazard, Taxes, and HOA dues?



The screenshot shows a loan application interface for 'Alice Firstimer'. The 'Submission Steps' on the left include 'Loan Summary', 'URLA 2020', 'Lender Loan Info', 'Borrower Information', 'Employment & Income', 'Assets and Liabilities', 'Real Estate', 'Loan & Property', 'Government Monitoring', and 'Continuation'. The 'Lender Loan Info' step is selected. The main form area is titled 'URLA 2020 / Lender Loan Information' and contains several sections: 'Interest Only', 'Negative Amortization', 'Prepayment Penalty/Prepayment Penalty Term', and 'Temporary Interest Rate Buydown/Initial Buydown rate'. The 'Proposed Monthly Payment for Property' field is highlighted in yellow and has a blue lock icon next to it. The 'Monthly Pmt' field is set to \$1,475.82. The 'Decision Flow' section includes 'Prequal Credit Report'. The 'First Mortgage P&I' field is set to \$1,475.82. The 'Hazard Insurance' field is set to 75.00. The 'Property Taxes' field is set to 165.00. The 'Association/Project Dues (Condo, Co-Op, PUD)' field is set to \$0.00. The 'Subordinate Lien(s) P&I' field is set to \$. The 'Supplemental Property Insurance' field is set to \$. The 'Mortgage Insurance' field is set to \$. The 'Other' field is set to \$0.00. The 'Save' and 'Next' buttons are visible at the top right of the form.

Navigate to **URLA 2020** on the left-hand side under Submission Steps. Select **Lender Loan Info**, and then navigate to the **Proposed Monthly Payment for Property** section. Click the blue lock on the right to unlock the field.

Where can I add an EMD?



The screenshot shows a loan application interface for Alice Firstimer. The top navigation bar includes: Welcome, Pipeline, Add New Loan, Esign 82, Wholesale Quick Pricer, NEW! Guidelines & Matrices, Forms, Broker Training, Contact Support, and AI Assistant. The borrower information section displays: Alice Firstimer, 29655 Test St, Phoenix, AZ, 85010, 01 - TEST COMPANY. Loan details include: Loan # 12603002156, Total Loan Amount \$300,000.00, Loan Program N/A, Loan Purpose Purchase, Primary Residence, Interest Rate 4.250%, DTI N/A, Term (Mos) 360, Mo. Pymt. (P&I) \$1,475.82, Amort. Type Fixed, Lock Status Loan Created, and Exception Status. The left-hand navigation menu is expanded to show 'URLA 2020 / Assets and Liabilities', with 'Assets and Liabilities' highlighted in yellow. The main content area shows the 'Other Assets and Credits You Have' section, which is also highlighted. A green arrow points to the 'Asset or Credit Type' dropdown menu, which is currently set to 'Earnest Money'. Other fields include 'Account Owner' (Borrower), 'Financial Institution', 'Street Address', 'City', 'State', 'Zip Code', 'Cash or Market Value' (\$10,000.00), and 'Other Description' (Select an Option). A '- Remove' button is visible next to the 'Asset or Credit Type' dropdown.

Navigate to **URLA 2020** 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!

