



HERO Broker Portal Training:

How to Create a New Loan



CHAMPIONS
FUNDING



Click topic and jump to a section.

If in Slide View, CTRL + Click on a topic.

- [Navigating the Broker Portal Like a Champ](#)
- [Start a New Loan](#)
- [Subject Property Confirmation and TBD Properties](#)
- [Application Date – Important Information](#)
- [Product & Pricing for Consumer loans](#)
- [Product & Pricing for DSCR / Business Purpose Loans](#)
- [Re-issuing Credit Report](#)
- [CDFI Eligibility for Pricing Improvement](#)
- [Program and Pricing Selection](#)
- [Rate Buy Down Option](#)
- [High-Cost Loan Notification](#)
- [Loan Registration Confirmation](#)
- [Uploading Loan Documents](#)
- [Create a Loan Estimate](#)
- [Preview and Send Loan Estimate](#)
- [Condition Status](#)
- [Important Dates](#)
- [DocBox](#)
- [Contact Your Team](#)
- [Frequently Asked Questions \(FAQs\)](#)



**Click logo on any page to jump back to
Table of Contents**

How to Create a New Loan

Navigating the Broker Portal Like a Champ



Profile Settings & Admin Functions

Alerts & Notifications

Return to dashboard



Helping Empower
Real Opportunity

Hello, Annette!

My Profile



Hamburger menu for
jumping between sections

Access to guidelines, forms,
training, marketing & more

Dashboard

Resources

QUICK PRICE

See Details >

NEW LOAN

Register, Lock a Loan,
Disclose, Submit

See Details >

APPRAISALS

Order, pay, view status

Log into portal >

MY PIPELINE

Upload Conditions,
Lock a Loan, Request a COC

See Details >

(4) Primary Loan Functions

Your Account Executive's
Contact Information and
ways to connect



Natalie Verrette
Account Executive

Phone
951.775.1812

Email
natalie@champstpo.com

Social



Have a great experience?
Leave a Google Review.

Write a review

Need help? Contact the
Scenarios Team

Scenarios Desk

October 2022

Su	Mo	Tu	We	Th	Fr	Sa
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5
6						

● Holiday - Office Closed

Access HERO Portal Tips
Speedy submissions and faster closings.

Click Here

Turn times, click to expand

Today's Turn Times & Hours

Rotating messaging, hover
over left / right sides to scroll
between messages. (non-
loan specific)

Calendar of holidays, office
closure and important dates

Get help. Quick access to
submit a question,
accessible on any HERO
page

Contact Support

How to Create a New Loan

Start a New Loan





Tip: Click this menu button and jump to other sections


- Navigating is EASY!
- After login, you will see the HERO portal dashboard
- Click on **NEW LOAN**

Tip: For quick access to Dashboard view clip the HERO logo (top left) or the *hamburger menu* (top right, 3 stacked lines).


The screenshot shows the HERO portal dashboard. At the top, the HERO logo is on the left with the tagline "Helping Empower Real Opportunity". On the right, there's a user greeting "Hello, Annette!", a "My Profile" link, a notification bell, and a hamburger menu icon. Below the header, there are two tabs: "Dashboard" (active) and "Resources". The main content area features four cards: "QUICK PRICE" with a clock icon, "NEW LOAN" with a plus icon (highlighted by a green arrow), "APPRAISALS" with a dollar sign icon, and "MY PIPELINE" with a document icon. Each card has a "See Details" link. Below these cards, there's a user profile for "Natalie Verrette, Account Executive" with contact information and social media links. Next to it is a calendar for "October 2022" showing the 10th as the current date. To the right of the calendar is a banner for "Access HERO Portal Tips" with a "Click Here" button. At the bottom right, there's a "Contact Support" button.


HERO | Helping Empower Real Opportunity


Hello, Annette! My Profile  


Today's Turn Times & Hours 


Dashboard **Resources**

QUICK PRICE 
See Details >

NEW LOAN 
Register, Lock a Loan, Disclose, Submit
See Details >






APPRAISALS 
Order, pay, view status
Log into portal >


MY PIPELINE 
Upload Conditions, Lock a Loan, Request a COC
See Details >


 **Natalie Verrette**
Account Executive


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Email
natalie@champstpo.com

Social
    


 Write a review


Scenarios Desk 

October 2022 

Su	Mo	Tu	We	Th	Fr	Sa
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5
6						

● Holiday - Office Closed


Access HERO Portal Tips
Speedy submissions and faster closings.
[Click Here](#) 

 **Contact Support**

- Import MISMO 3.4 XML file.
There are two ways:
 - DRAG & DROP file into square; or
 - Click **Choose File**
- From your computer, select the desired loan file.
 - **Important:** Must be an XML document file
- Click box to acknowledge message before clicking NEXT.
(Message will turn blue once selected)

HERO REGISTRATION

Import Your Fannie Mae 3.4 XML File


Choose File

☐ I understand the applicants' Social Security Numbers may be stored and potentially visible to other users.

Next >

How to Create a New Loan

Subject Property Confirmation and TBD Properties



- Insert subject property address here.
- For TBD properties, please select the TBD box on this pop up.
- Make sure the 1003 you are uploading has the city and state for the subject property.
- For TBD Properties you will not have the option to send disclosures.

Confirm property info & app info. ✕

☒ TBD Property Address ?

* Address: Unit #:

Please enter address

* City:

* State: ▼ * Zip:

* County: ▼

* Occupancy: ▼

Application Date: 📅

Next >

How to Create a New Loan

Application Date – Important Information



- Application Date must be no more than 3 Business days old. Otherwise, you will receive an alert that you are “Past the Submission Deadline”.

A screenshot of a web form titled "Confirm property info & app info." with a close button in the top right. The form contains several fields: a checked checkbox for "TBD Property Address" with a red error icon and the text "Please enter address"; an "Address:" field with "TBD" and a "Unit #:" field; a "City:" field with "Boca Raton"; a "State:" dropdown menu with "FL" selected; a "Zip:" field with "33498"; a "County:" dropdown menu with "PALM BEACH" selected; and an "Occupancy:" dropdown menu with "Investment" selected. At the bottom, there is an "Application Date:" field with a "choose date" button and a calendar icon. A "Next >" button is at the bottom right. A blue arrow points from the first list item to the "Application Date:" field.

- If the Application Date is over 3 Business Days but the create (Loan Open) date is still within 3 Business Days, you will see the following message when you open the Create LE page.

The Initial Disclosures window is closed.

This loan will be canceled. Please resubmit as a new loan to proceed.

Cancel Loan

- For **Business Purpose** loans, if the Loan Open date is more than 5 Business days, you'll see the following message on the Fees Page

The Submission window is closed.

This loan will be canceled. Please resubmit as a new loan to proceed.

Cancel Loan

- **Important:** If more than 3 Business days have passed since the Loan Open date occurred and no LE has been generated the loan will be Auto-Withdrawn.

How to Create a New Loan

Product & Pricing for Consumer Loans



Move between sections easily

Product & Pricing

Borrower 1003

Lender 1003

Loan Dashboard

Request COC

Your loan milestones with dates listed here



Loan overview and current status

Loan #: 12022090916
Program: CALLY 30 YR FIXED

Borr: Firstimer

Ln Amt: \$200,000

LTV/CLTV: 58.824/58.824

DTI: No Ratio

Status: Loan Open

Price your loan here

Product & Pricing

Occupancy: Primary Residence	Loan Term: 30 Years	Loan Amount: \$200,000	2nd Financing Amt:
Loan Type: Ally	Amort Type: Fixed	Property Value: \$340,000.00	LTV / CLTV: 58.824/58.824
Loan Purpose: Purchase	Lock Days: 21 Days	Purchase Price: \$340,000.00	Doc Type: No Ratio
Attachment Type: Detached	# of Financed Properties: 1	Borrower Paid Comp: 1 % + \$ 0	Interest-Only: <input type="checkbox"/>
Property Type: SFR	Loan FICO: 710	Impounds: <input checked="" type="checkbox"/>	Credit Seasoning: N/A
	Reissue Credit >		Housing Event: N/A

Save & Price

Helpful tips:

For Loan Types, find the loan program name under RESOURCES section on the dashboard.

Guideline matrices are available for quick reference.

Must click on "Reissue Credit"

Be sure to save before moving sections

How to Create a New Loan

Product & Pricing for DSCR / Business Purpose Loans



Helpful tips:

For the Business Purpose Loan Types, you must select a corresponding product name from the drop down to choose the DOC TYPE as DSCR or DSCR No Ratio.

Loan #: 12023050039 Program: CACT 30 YR FIXED	Borr: Firsttimer	Ln Amt: \$200,000	LTV/CLTV: 58.824/58.824	DTI: 35.24/38.83	Status: Registered
---------------------------------------------------------	-------------------------	--------------------------	--------------------------------	-------------------------	---------------------------

Product & Pricing ▼

Occupancy: Investment ▼	Loan Term: 30 Years ▼	Loan Amount: \$200,000	LTV / CLTV: 58.824/58.824
Loan Type: Accelerator Expandec ▼	Amort Type: Fixed ▼	Property Value: \$340,000.00	Doc Type: DSCR ▼
Loan Purpose: Purchase ▼	Lock Days: 30 Days ▼	Purchase Price: \$340,000.00	Interest-Only: -- select -- DSCR DSCR No Ratio
Attachment Type: Detached ▼	Gross Monthly Rent: \$0.00	Borrower Paid Comp: 0 % + \$ 0	Foreign National:
Property Type: SFR ▼	# of Financed Properties: 1	Reserves Months: 2 months ▼	Credit Seasoning: N/A ▼
First Time Investor?: Experienced Investor ▼	Loan FICO: 710 Reissue Credit >	Impounds: <input checked="" type="checkbox"/>	Housing Event: N/A ▼
Closing in Name of an Entity: <input type="checkbox"/>			PPP Term: No PPP ▼

Save & Price

Be sure to save before moving sections

How to Create a New Loan

Re-issuing Credit Report



Click here to enter Co-borrower info

Please enter the report ID to re-issue and make any changes needed to this applicant's info for loan #12022090916.

BORROWER

NAME: FIRST MIDDLE LAST
Alice [] Firstimer []

SSN: 991 - 91 - 9991

DOB: 03/07/1992 []

Present Address: Street Address City State Zip
9991 Warford Street Dawson IA [] 50066

Credit Report Id: []

CREDIT AGENCY: FNMA CRA TEST (200) []

Credit Username: annette.spacey

Credit Password: []

< Back to Applicant List

Re-issue

CO-BORROWER

NAME: FIRST MIDDLE LAST
[] [] [] []

SSN: [] - [] - []

DOB: []

Present Address: Street Address City State Zip
[] [] [] []

Credit Submission Type: Re-issue []

DU Username: []

DU Password: []

☐ Has Co-Borrower

Borrower and Co-Borrower details will auto-populate

Present Address will auto-populate

Pull from Credit Report (aka File ID)

Pick from drop-down list

Enter the username and password for the "credit agency" you selected above

Tip: It defaults to your HERO credentials. Simply replace the text.

Select "Re-issue" from dropdown list

Must click on "Reissue Credit"

If DU username and password boxes are present, you have the incorrect credit agency selected as we do not use DU to reissue credit.

How to Create a New Loan

CDFI Eligibility for Pricing Improvement



Loan #: 12022090916
Program: CALLY 30 YR FIXED

Borr: Firsttimer Ln Amt: \$200,000 LTV/CLTV: 58.824/58.824 DTI: No Ratio Status: Loan Open

Product & Pricing

Occupancy: Primary Residence ▼
Loan Type: Ally ▼
Loan Purpose: Purchase ▼
Attachment Type: Detached ▼
Property Type: SFR ▼

Loan FICO: 710 Impounds: ☒ Reissue Credit >

2nd Financing Amt:
LTV / CLTV: 58.824/58.824
Doc Type: No Ratio ▼
Interest-Only: ☐
Credit Seasoning: N/A ▼
Housing Event: N/A ▼

Could your borrower be CDFI Eligible?

This loan could qualify for a CDFI Pricing Improvement if you answer Yes to any of these:

Is Alice Firsttimer Hispanic or Latino? ☐ Yes ☒ No ☐ Do not wish to answer

Is Alice Firsttimer Black or African American? ☐ Yes ☒ No ☐ Do not wish to answer

CONTINUE

Save & Price



Enter demographic questions based on responses found on 1003 application or by licensed loan officer interview.

Contact your Champions Funding Account Executive for more details.

How to Create a New Loan

Program and Pricing Selection: Eligible Programs Available



Select an eligible loan program and rate.

Eligible Loan Programs & Rates

Program	Select Rate	Price	PITI
CALLY 30 YR FIXED	> 8.750	> 0.500	\$1,813.40

There are no ineligible programs.

Float & Continue

TIP: If there are no eligible programs for your loan.
See next page.

Click on arrow to view other
available rate options & select
rate of choice

Click button to select program

How to Create a New Loan

Program and Pricing Selection: Ineligible Programs / Request Exception



If chosen loan program is ineligible, you will see a **“Request Exception”** button.

TIP - Consumer Purpose Exceptions will be considered for the following:

- Loan Amount
- LTV
- FICO
- DTI
- Reserves
- Max Cash-Out
- Acreage
- Condo

Product & Pricing

Occupancy: Primary Residence	Loan Term: 30 Years	Loan Amount: \$300,000	2nd Financing Amt:
Loan Product: Activator	Amort Type: Fixed	Property Value: \$400,000.00	LTV / CLTV: 75.000/75.000
Loan Purpose: Purchase	Lock Days: 30 Days	Purchase Price: \$400,000.00	Doc Type: 1099
Attachment Type: Detached	# of Financed Properties: 1	Borrower Paid Comp: 0 % + \$ 0	Credit Seasoning: N/A
Property Type: SFR	Loan FICO: 739	Reserves Months: 2 months	Housing Event: N/A
Declining Market: <input type="checkbox"/>	Reissue Credit >	Impounds: <input checked="" type="checkbox"/>	Tradelines: 2 Open - 12 mos report
		First Time Home Buyer?: <input type="checkbox"/>	

Save & Price

Eligible Loan Programs & Rates as of 4/2/2024 11:44 AM Pacific

There are no eligible programs for your loan. See reasons below and make corrections in the pricing fields above.

If you still need assistance, contact your AE.

Ineligible Loan Programs

PROGRAM	REASONS
CACT 30 YR FIXED	LOAN AMOUNT < \$1MM: 3 MONTH PITIA REQUIRED MAX DTI 50%

Request Exception

“Request Exception” button

How to Create a New Loan

Program and Pricing Selection: Ineligible Programs / Request Exception



Clicking the **“Request Exception”** button will show this popup where the broker can submit the request form.

Once you click the button, “I Agree, Send Request,” the loan status changes to “Exception Submitted.”

When Champs has approved the exception, the loan’s status changes to “Exception Approved” and you may use the “Float & Continue” button, even if the loan product is ineligible.

The screenshot shows a 'Guideline Exception Request' form. At the top, it states: 'This will submit an Exception Request Form to Champs. You may be asked for any additional relevant documentation such as Asset Statements, Income Documentation, Appraisal, Listing, Letter of Explanations, etc., to support the exception request and compensating factors. If exception is approved, loan may be subject to exception-based pricing.' Below this is a radio button question: 'Is Appraisal Available?' with 'Yes' selected. Then, there is a text input field for 'Enter the Exact Guideline that needs an exception:'. This is followed by another text input field for 'Explain why the borrower cannot meet the guideline, what they can meet, etc.'. A section titled 'Compensating Factors: †' contains a grid of checkboxes and input fields for: Min Reserves Required (mos), Min FICO, Max LTV, Max DTI, Years of Clean Housing, Borrower's Reserves (mos), Borrower's FICO, Current LTV, and Current DTI. Below this grid is another text input field for 'Other Compensating Factors: †'. A footnote explains that compensating factors are loan parameters that lower exception risk. A disclaimer states that by submitting the request, the broker certifies the information is accurate and complete, and that any changes could affect the decision. At the bottom is an orange button labeled 'I Agree, Send Request'.

Pop-Up Alert: You may buy down rate in this screen, otherwise, click continue below.

Lock Days: 21 Days Purchase Price: \$340,000.00

Champs Heads Up!

You can buy down up to 0.750% in the rate. Select your new rate below if you'd like to change it.

	Rate	Price
Current:	8.500	1.000
Updated:	<input type="text" value="8.500"/>	1.000

CALLY 30 YR FIXED
Pricing Details

BASE RATE	8.250
SCORE 700-719, LTV > 50, LTV <= 60	0.250
FINAL RATE	8.500
BASE PRICE	1.000
TOTAL PRICE	1.000

Continue >

Click continue here

Pop-up alert appears on ALL loan submissions, click "Continue" to proceed.

NOTE: If this is truly a concern your Underwriter will address the high-cost loan with you.

Champs Heads Up!

This may be a high-cost loan. It's under review for eligibility by one of our Champs team members who will be in touch.
To improve results, try lowering your borrower-paid compensation.

Continue

Cancel

status that

Thank You!

Your loan file is now registered. Please click below to upload docs, generate the LE and submit.

[Return to Pipeline](#) [Upload Docs](#)

	Price
<input checked="" type="radio"/> 8.500	▼ 0.500
<input type="radio"/> 8.625	> 1.000
<input type="radio"/> 8.750	> 0.750
	> 0.500

Your loan registration is complete! Move your file forward when you're ready. Start uploading loan docs or "Return to Pipeline" to work on another loan file.

Click here upload loan documents

How to Create a New Loan

Uploading Loan Documents



HELPFUL TIP: Do NOT upload income documents on Ally Loans

- Must use PDF file formats. Max file size for one document is 30MB.
- NOTE: At a minimum, you must upload credit documentation to move the loan forward.
- Docs that are required will have a pink asterisk to the right of the file name.
- If the doc is required, you must upload before going to the next step, creating the Loan Estimate.

Upload Files

Upload your package files here. Use PDF format with a max file size of 30 MB each. Times shown are in Pacific Time. Documents marked with * are required.

Application

 1003 Executed by Loan Officer

Credit Documentation

 Fully Executed Borrowers Authorization*

 Upload Other Credit File

Purchase

 Fully Executed Purchase Contract*

 Purchase Addenda, Amendments & Counter Offers

Income Documentation






Select your income doc type*: 12 Months Bank Statements ▼


Click the icon to submit loan docs within each section

Proceed to next step when the button turns green

Next: Create LE

- File documents that don't fit into any of the other folders as "Uncategorized".

Title	 Upload Title File
Settlement	 Upload Settlement Fee File
Payoff	 Upload Payoff File
Hazard & Flood	 Upload Insurance File
Uncategorized	 Upload Uncategorized File



Use the "Uncategorized" option for docs that do not fit any other folders.

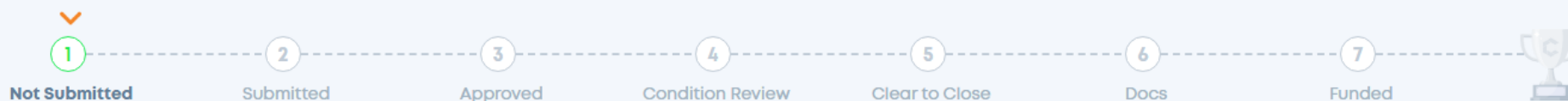
How to Create a New Loan

Create a Loan Estimate

[Return to Pipeline](#)[Upload Files](#)[Create LE](#)[Product & Pricing](#)[Borrower 1003](#)[Lender 1003](#)[Loan Dashboard](#)[Important Dates](#)[DocBox](#)

Helpful Tips:

- Origination charges are not editable
- Create LE will not be available for Business Purpose loans.



Loan #: 12022090916
Program: CALLY 30 YR FIXED

Borr: Firstimer

Ln Amt: \$200,000

LTV/CLTV: 58.824/58.824

DTI: No Ratio

Status: Registered

▼ Expand All ▲ Collapse All

Save

Summary of Fees & Services

LOAN COST SUMMARY

[GO](#) Origination Charges
[GO](#) Services Borrower Cannot Shop For
[GO](#) Services Borrower Can Shop For
[GO](#) Recording Fees
[GO](#) Other Fees
[GO](#) Prepays
[GO](#) Estimated Taxes, Insurance And Assessments

TOTAL CHARGE

\$6,245.00
\$1,425.00
\$1,688.00
\$60.00
\$1,442.00
\$330.56
\$1,020.00

TOTAL:

\$12,210.56

Click GO to update or review fees in each section

How to Create a New Loan

Create a Loan Estimate



Validate Your Fees

A pop-up window will appear when you move to the 'Create LE' tab.

The fees listed on the following screens are an estimation from a Champs vendor.

Be sure to checkmark the box to certify you will manually review fees

Click GO to update or review fees in each section

[Return to Pipeline](#)

[Upload Files](#) [Create LE](#) [Product & Pricing](#) [Borrower 1003](#) [Lender 1003](#) [Loan Dashboard](#) [Important Dates](#) [DocBox](#)

1 Not Submitted 2 Submitted

Approved Condition Review Clear to Close Docs

Loan #: 12022090916
Program: CALLY 30 YR FIXED

DTI: No Ratio Status: Registered

Expand All Collapse All Save

Validate Your Fees

STOP AND MANUALLY VALIDATE YOUR FEES PLEASE.

Displayed fees are an estimate from a Champs vendor.

☐ I am manually reviewing my fees.

CONTINUE

Summary of Fees & Services

LOAN COST SUMMARY		TOTAL CHARGE
GO	Origination Charges	\$6,245.00
GO	Services Borrower Cannot Shop For	\$1,425.00
GO	Services Borrower Can Shop For	\$1,688.00
GO	Recording Fees	\$60.00
GO	Other Fees	\$1,442.00
GO	Prepays	\$330.56
GO	Estimated Taxes, Insurance And Assessments	\$1,020.00
TOTAL:		\$12,210.56

How to Create a New Loan

Create a Loan Estimate



IMPORTANT:

- Fees do not import into HERO. The current fees are populated from Nations Title Services (ChampsTPO's preferred vendor.)
- Ensure you manually review each fees section, update add/remove fees that are not consistent with your Fee Sheet. If correct, be sure to check the acknowledgement box under EACH section.

☒ I have manually reviewed the fees and they are accurate.

- Changing the title vendor to your preferred vendor will not automatically update the fees section. Nation's fees will remain populated unless manually reviewed and updated by the Broker User.
- To change the fee, click on "Change Provider" first, select "OK" and this will make the fees editable.
- If no provider is listed for title, you will need to enter a provider.

Click to CHANGE a provider

To REMOVE a fee, click minus icon here. You may also add fees by clicking the plus (+) sign.

Services Borrower Can Shop For

Fee Name: Closing/Escrow Fee

Service Provider: Nations Lending Services of Arizona, Inc. - 3930 E Ray Rd Ste 160, Phoenix AZ, 85044

Change Provider

APR: ☒ Affiliate: ☐

Paid By: Buyer

POC: ☐

Total: \$757.00

Due At Closing: \$757.00

Fee Name: Examination

Service Provider: Nations Lending Services of Arizona, Inc. - 3930 E Ray Rd Ste 160, Phoenix AZ, 85044

Change Provider

APR: ☒

Paid By: Buyer

POC: ☐

Total: \$50.00

Due At Closing: \$50.00

Fee Name: Lender's Title Insurance

Service Provider: Nations Lending Services of Arizona, Inc. - 3930 E Ray Rd Ste 160, Phoenix AZ, 85044

Change Provider

APR: ☐ Affiliate: ☐

Paid By: Buyer

POC: ☐

Total: \$1,481.00

Due At Closing: \$1,481.00

Fee Name: Wire Fee

Service Provider: Nations Lending Services of Arizona, Inc. - 3930 E Ray Rd Ste 160, Phoenix AZ, 85044

Change Provider

APR: ☒

Paid By: Buyer

POC: ☐

Total: \$85.00

Due At Closing: \$85.00

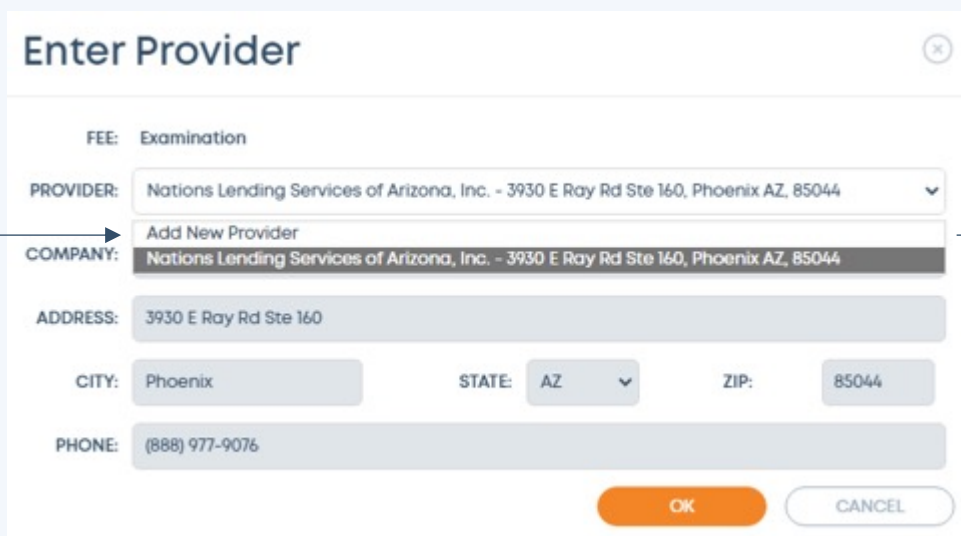
☒ I have manually reviewed the fees and they are accurate.

Add Fee

HELPFUL TIP: If Fees is GRAYED OUT, click on "Change Provider"

How to Enter a New Provider

Once you click on “Change Provider” button, add new provider. If no provider is listed for title, you will need to enter a provider. Complete each field then click the OK button.



Enter Provider

FEE: Examination

PROVIDER: Nations Lending Services of Arizona, Inc. - 3930 E Ray Rd Ste 160, Phoenix AZ, 85044

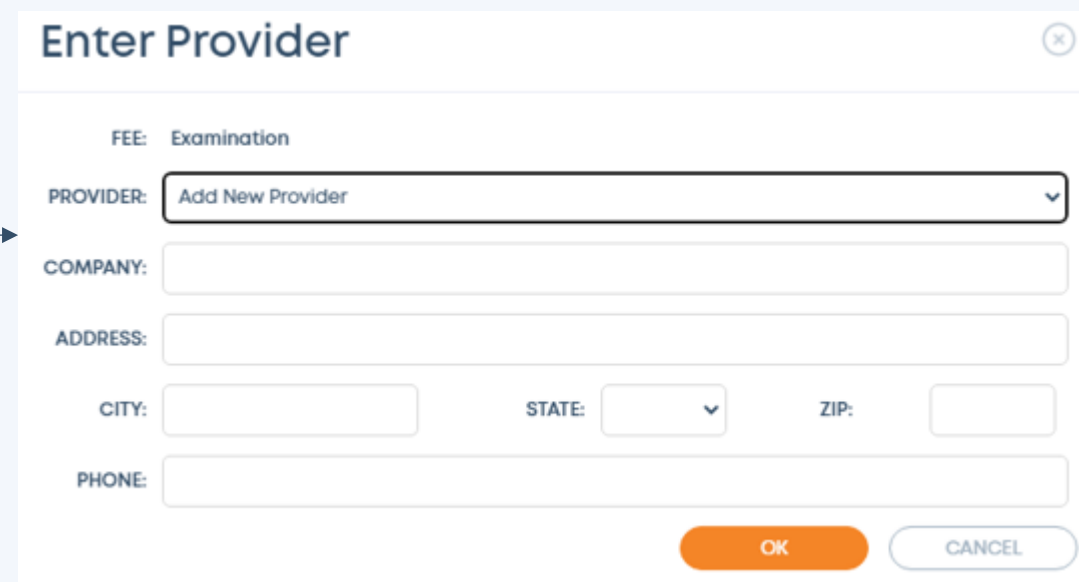
COMPANY: Nations Lending Services of Arizona, Inc. - 3930 E Ray Rd Ste 160, Phoenix AZ, 85044

ADDRESS: 3930 E Ray Rd Ste 160

CITY: Phoenix STATE: AZ ZIP: 85044

PHONE: (888) 977-9076

OK CANCEL



Enter Provider

FEE: Examination

PROVIDER: Add New Provider

COMPANY:

ADDRESS:

CITY: STATE: ZIP:

PHONE:

OK CANCEL

Would you like to use this provider for all Title fees?

Yes

No

After clicking “ok”, you will be asked if you’d like to use that provider for all fees. If you selecting YES, will prevent you from having to enter in the provider’s information in the other sections multiple times. It also makes all fees in this section editable.

How to Create a New Loan

Create a Loan Estimate



To REMOVE a fee, click minus icon here. You may also add fees by clicking the plus (+) sign.

Services Borrower CANNOT Shop For: Section Reminders

- The "Trust Review Fee" auto populates.
- The fee must be deleted completely (unless it's needed.) To remove it, click the minus symbol.
- If you wish to keep it, then must supply the trust name. **IT CANNOT BE LEFT BLANK.**
- If neither is done with the fee, you will not be able to move forward with the submission process. This applies to both consumer and business purpose files.

Services Borrower Cannot Shop For

Fee Name: Appraisal Fee

APR: ☐ Affiliate: ☐

Paid By: Buyer

POC: ☐

Total: \$850.00

Due At Closing: \$850.00

Fee Name: Credit Report

APR: ☐ Affiliate: ☐

Paid By: Buyer

POC: ☐

Total: \$150.00

Due At Closing: \$150.00

Fee Name: Home Ownership Counseling

APR: ☒

Paid By: Buyer

POC: ☐

Total: \$75.00

Due At Closing: \$75.00

Fee Name: Trust Review Fee

APR: ☒

Paid By: Buyer

POC: ☐

Total: \$350.00

Trust Name: N/A

Due At Closing: \$350.00

Add Fee

Helpful Tips for Pop-Up Messages

You may not proceed until you confirm the following fee sections are accurate:

Origination Charges
Services Borrower Cannot Shop For
Services Borrower Can Shop For
Recording Fees

OK

Click the checkbox to
acknowledge fees for each
section.

How to Create a New Loan

Preview and Send Loan Estimate



Once your loan estimate / disclosures are generated, your loan automatically moves to UNDERWRITING.

TIP: If a DSCR Loan (Accelerator or Ambassador loan programs) you may move file to underwriting without creating the Loan Estimate.

IMPORTANT:
Confirm email address

Click E-Consent Date

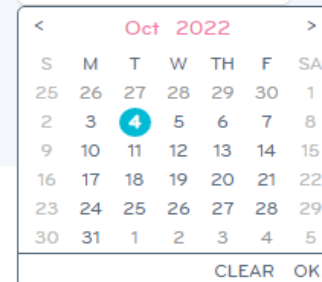
Preview & Send Disclosures

Email

Lamont Bush Email: No Email ☐ Confirm Email: ✓ E-Consent Date:

☒ E-Consent Received

By checking this box, the user confirms that the consumer has agreed to receive disclosures using electronic communications, An E-SIGN Act compliant consent will be sent to the consumer to confirm the election to receive disclosures electronically.



Place check mark here

**Must preview disclosures
before generating.**

How to Create a New Loan

Uploading Conditions



NOTE: You will only be able to see “Condition Review” once your file has been submitted to Underwriting for Condition Review.

Two EASY ways to upload conditions:

1. Drag and drop files from “File Navigator”
2. Click to SELECT file from source folder

[Return to Pipeline](#)

[Product & Pricing](#) [Loan Dashboard](#) [Important Dates](#) [Request COC](#) [DocBox](#) [Borrower 1003](#) [Lender 1003](#) [View Fees](#)



Loan #: 12022100400
Program: CALLY 30 YR FIXED

Borr: Firstimer

Ln Amt: \$245,000

LTV/CLTV: 72.059/72.059

DTI: No Ratio

Status: Condition Review

[Download Loan Approval](#)

Conditions

SELECT CONDITIONS: [Show All](#) SIGNED OFF: [No](#)

Cond #	Added	Category	Description	File(s)	Signed Off
D7XW7FL	10/21/2022	WARNING	Maximum seller paid closing costs for this transaction are: 6% or \$x,xxx		No
D7XRXKH	10/21/2022	PTD 400: ASSETS	Provide documentation of earnest money deposit in the amount of \$xxxx. If paid via check, provide copy of check and bank statement showing check clearing account. If paid via wire transfer, provide bank statement showing wire out and wire receipt from title.		No
D7XRXKJ	10/21/2022	PTD 500: APPRAISAL/PROPERTY	Loan amount below 2 million. Desk Appraisal Review to be ordered by Champions Funding LLC.		No
D7XRXKG	10/21/2022	PTD 700: TRANSACTION	Provide fully executed purchase contract for (subject property) including all addenda/amendments/counter-offers.		No
D7XRXKF	10/21/2022	PTF CLOSER	Seller paid closing costs cannot exceed \$xxxx.xx or actual costs of the loan.		No
D7XW7FM	10/21/2022	PTD 100: APPLICATION	Borrower(s) to complete Homeownership Counseling on-line course. \$75.00 fee to be paid at registration. Course may be found at www.champspo.com under the Homeownership Counseling Tab. Provide certificate of completion and invoice.		No
D7XW7FW	10/21/2022	PTD 100: APPLICATION	Broker to provide completed doc order form and updated settlement statement from closing company at time of submission for		No

Upload Conditions

[UPLOAD CONDITIONS](#)

Upload your conditions here. Use PDF Format with a max file of 30 MB each.

How to Create a New Loan

Condition Status



You can track your loan condition review status on the Loan Dashboard. Statuses include AM Cond Review or UW Cond Review.

Loan Dashboard

Primary Borrower

Name: Ken N Customer SSN: 500 50 3898 Citizenship: Non-resident Alien (Foreign Na Email: ken.c@fanniemae.com

Co-Borrower

Has Co-Borrower ☐ Name: SSN: Citizenship: -- select -- Email:

Loan Information

Property Type: SFR Loan Amount: \$200,000 Property Value: \$340,000.00 Credit Seasoning: N/A Housing Event: N/A Doc Type: DSCR Purchase Price: \$340,000.00

Property Information

Address: 10655 Birch St City: Burbank State: CA Zip: 91502 County: LOS ANGELES Processor Email:

Account Executive

Name: Champions Wholesale Team Phone: (951) 775-1812 Email: wholesale@champstpo.com

Account Manager

Name: Tamara Team3 Phone: (333) 333-3333 Email: tamara@yeezers.com

Underwriter

Name: Champions Lending PML0411 Phone: (555) 555-0001 Email: doesnotexist@t.com

Loan Pricing Details

Program: BAMFN 30 YR FIXED 5 YR PPP Rate: 7.625% PRICE: 0.000 Loan Purpose: Purchase Lock Expiration: Not Locked Borrower Paid Compensation: 0% + \$0 = \$0

How to Create a New Loan

Important Dates



Important Dates:

- Provides helpful information on when disclosures were sent and signed.
- Key Dates at a glance in one place

[Return to Pipeline](#)

Product & Pricing | Loan Dashboard | **Important Dates** | Request COC | DocBox | Borrower 1003 | Lender 1003 | View Fees

1 Not Submitted | 2 Submitted | 3 Approved | **4 Condition Review** | 5 Clear to Close | 6 Docs | 7 Funded

Loan #: 12022100400
Program: CALLY 30 YR FIXED

Borr: Firstimer | Ln Amt: \$245,000 | LTV/CLTV: 72.059/72.059 | DTI: No Ratio | Status: Condition Review

[Expand All](#) [Collapse All](#)

Loan Estimate

Initial Loan Estimate Sent Date: 10/21/2022 | Opened Date: N/A | Signed Date: N/A

Closing Disclosure

Initial Closing Disclosure Sent Date: N/A | Opened Date: N/A | Signed Date: N/A

Status History

Loan Open: 10/21/2022	Registered: 10/21/2022	Submitted: N/A	In Underwriting: N/A
Pre-Approved: N/A	Approved: N/A	Condition Review: 11/02/2022	Final Underwriting: N/A
Pre-Doc QC: N/A	Clear To Close: N/A	Docs Ordered: N/A	Docs Out: N/A
Docs Back: N/A	Funding Conditions: N/A	Funded: N/A	Canceled: N/A
Denied: N/A			

Key Dates

TBD Date: N/A	Converted To App: N/A	Interview/Application: 10/21/22	Appraisal Received: N/A
Last Condition Received: N/A	Lock Date: N/A	Lock Expiration Date: N/A	

How to Create a New Loan

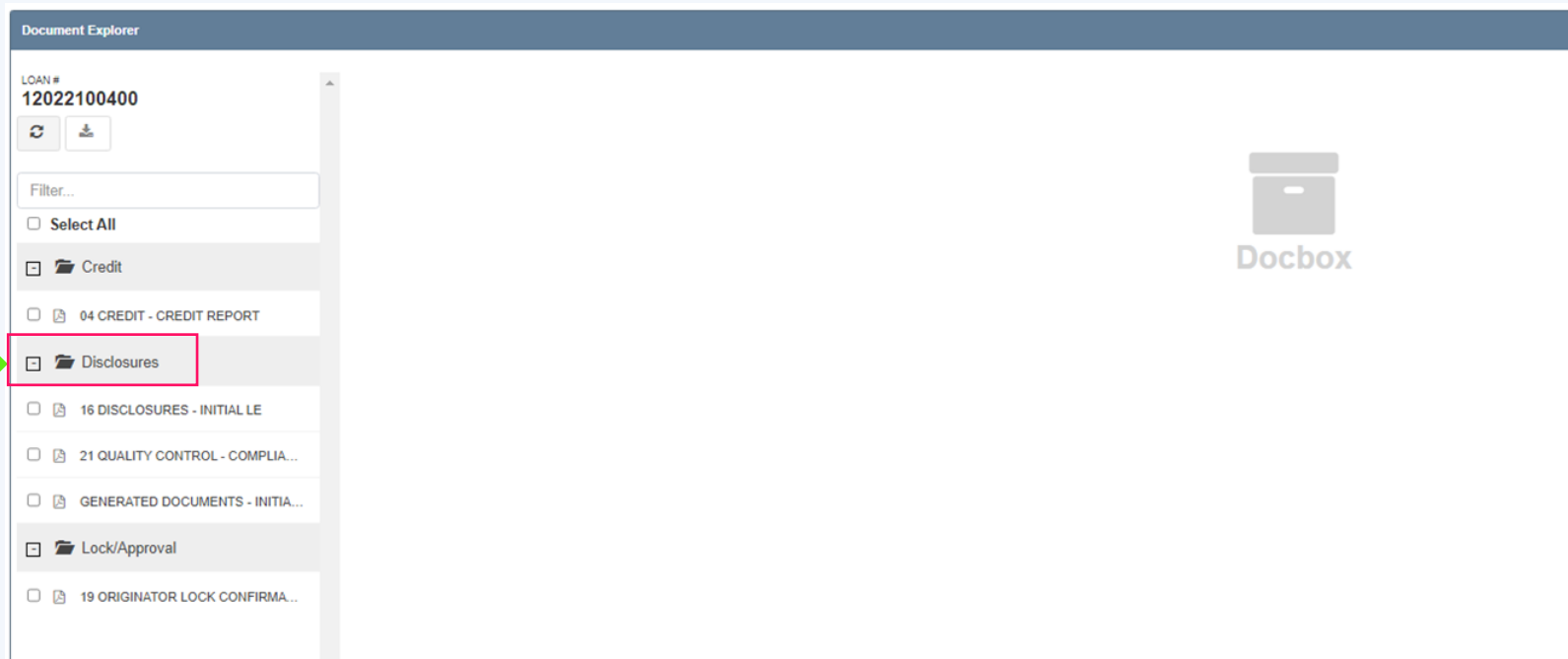
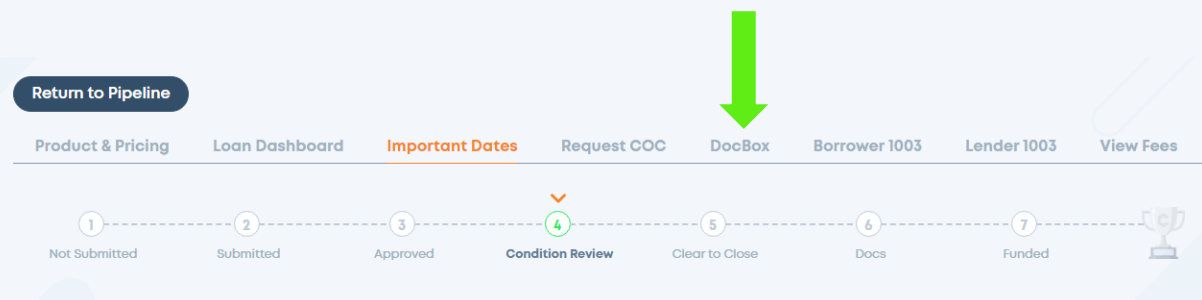
DocBox



DocBox: This is where all documents for the loan file are stored.

1. Opens in a new Window
2. View and Print Documents from here
3. You cannot Delete or Upload in DocBox

All Disclosures are located within this folder



How to Create a New Loan

Contact Your Team



You can see your Account Manager, Underwriter, and Account Executive on the Loan Dashboard for each loan. These are also listed in the Sales Portal on the Loan Summary screen.

Sales Pipeline

Total Active Loan Amount: \$18,100,000

Loan Open xRegistered xDocs Ordered xDocs Out x

Loan #	Broker
12024080038	Icon Lending, LLC
12024070828	E Mortgage Capital, Inc.
12024070802	Shane Stanfield, Inc.
12024070736	Baycal Capital Services Inc
12024070720	Mutual of Omaha Mortgage, Inc.
12024070715	Xpert Home Lending Inc
12024070711	MILLENNIUM MORTGAGE LLC
12024070709	MILLENNIUM MORTGAGE LLC
12024070700	Excel Realty & Mortgage Inc.
12024070632	ML Mortgage Corp.
12024070626	American Pacific Mortgage Corporation (Guarantee Mortgage)
12024070620	Mutual of Omaha Mortgage, Inc.
12024070592	Synergy One Lending

HERO Loan Summary

[Download 1008](#)12024070736

Loan Info

Occupancy: Primary Residence
Loan Product: Activator
Attachment Type: Detached
Property Type: PUD
Loan Term: 30 Years
Amort Type: Lock Days: 30 Days
of Financed Properties: 1
Loan FICO: 695
Loan Amount: \$405,000
Property Value: \$620,000
Purchase Price: \$0.00
Borrower Paid Comp: \$8,100
Impounds: Yes
2nd Financing Amt: LTV / CLTV: 65.323/65.323
Doc Type: P&L
Interest-Only: False
Credit Seasoning: N/A
Housing Event: N/A

Loan Status: Approved
Status Date: 07/30/2024
Rate: 7.500%
Lock Status: Not Locked

Loan Program: CACT 30 YR FIXED

Primary Borrower

Name: ROCIO PEREA
SSN: [REDACTED]
Residency: US Citizen
FICO: 695
Email: rperea1979@icloud.com

Co-Borrower

Name: [REDACTED]
SSN: [REDACTED]
Residency: [REDACTED]
FICO: [REDACTED]
Email: [REDACTED]

Property Information

Address: 10410 ALMANOR CIR, STOCKTON, CA 95219
County: SAN JOAQUIN

Broker

ISAAC SANCHEZ
BAYCAL CAPITAL SERVICES INC
3553 CASTRO VALLEY BLVD SUITE H
(209) 214-6602
ISANCHEZ@BAYCALCAPITAL.COM

Underwriter

LEON VOLIANSKI
(602) 529-3497
LEON.VOLIANSKI@CHAMPSTPO.COM

Account Manager

NATALIE JONES
(602) 562-4384
NATALIE.JONES@CHAMPSTPO.COM

Status History

Loan Open: 07/26/24
Registered: 07/26/24

Disclosure Tracking

Initial LE Sent: 07/26/2024
Initial LE Opened: N/A

Key Dates

TBD Date: N/A
Converted To App: N/A

How to Create a New Loan

Frequently Asked Questions (FAQs)



1. Why am I receiving an alert message regarding the Application Date when submitting a new Loan?

- a) When submitting a new loan the application date must be no more than three (3) business days old. For best practice, the 1003 should be dated to match the date of the application. If the application date is more than 3 business days old you will receive an alert that you are past the submission deadline.

2. Can you explain the Trust Review Fee on the Create LE page?

- a) The “Trust Review Fee” in the Create LE auto-populates on every loan. If a Trust is not being used you will need to remove the fee by selecting the minus icon in that fee box. If your borrower *will* be using a Trust you must add the name of the Trust into the fee box area. If the name of the Trust is unknown at time of submission you may enter “Unknown” as the Trust name.

3. Why do I not see “Create LE” on Business Purpose loans?

- a) When submitting a Business Purpose loan (Accelerator, Accelerator X, or Ambassador) you will not have the ability to “Create LE”. However, you can view and edit fees.

4. Where do I go to see if my Borrowers signed their disclosures?

- a) Whether you need to verify if a disclosure has been signed, when your loan was opened, or approved, or when your lock expires, visit the **Important Dates section** of your loan file.

5. Where can I view all loan documents that have been uploaded to my loan file?

- a) Please visit DropBox in your loan file. You will not be able to delete or upload any documents in the DropBox. However, you will be able to find all disclosures (including signed versions) and other documents that have been submitted for the file. You will have the ability to view and print only from Drop Box.

6. What is the High-Cost Loan Notification? Should I be concerned?

- a) You will receive a pop-up alert for all loan submissions indicating “This may be a high-cost loan”. Your Underwriter will contact you if in fact there is a true high-cost loan concern.

Our Winning Philosophy at Champs TPO ▼

At Champs we believe Decision Makers should communicate with Decision Makers. Your Champ's Underwriter 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!

