



HERO 2.0 Broker Portal Training:


How to Complete a Lock Validation

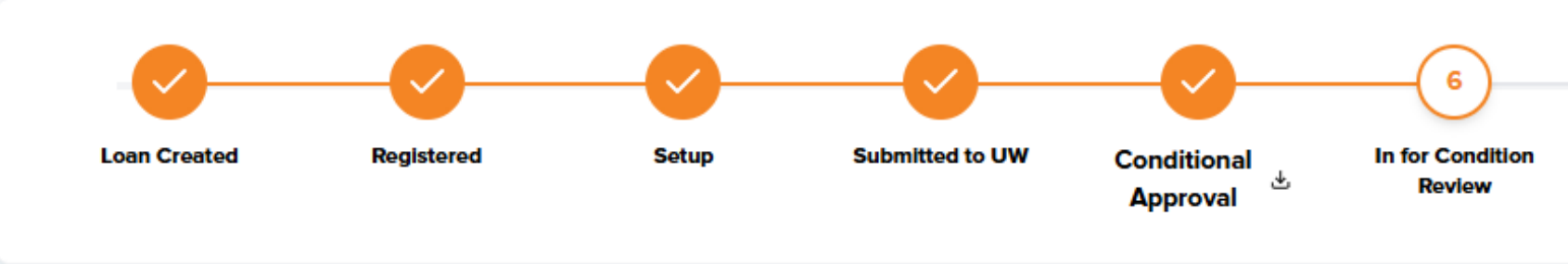


How to Complete a Lock Validation


HERO 2.0 Portal





Total Loan Amount	\$247,500.00	Occupancy	Investor		Mo. Pymt.
Loan Program	Accelerator DSCR 30 Yr Fixed 	Interest Rate	8.999%	DSCR 1.353	Amort. Typ



\$247,500.00
Base Loan Amount

 **Locked 8.999%**

 **Loan parameters have changed. Please re-price** 


Log into the **HERO 2.0 Portal**, and then enter your loan file. You will then see an exclamation point icon. This means your loan needs to be repriced. Click on that icon.

How to Complete a Lock Validation

Lock Comparison



Lock Comparison

Field Changes: 3 Lock Date: 04/14/2026 Expiration: 05/14/2026  Needs Validation

Re-Price 

Field Name	Locked Value	Current Loan Value
Interest	8.999	8.999
Credit Score for Decision Making	603	603
Loan Program name	Accelerator DSCR 30 Yr Fixed	Accelerator DSCR 30 Yr Fixed
Document Type	Alternative	Alternative
Subject property State	FL	FL
Subject property Zip code	34746	34746
Property Type	PUD	PUD
Estimated Value	450000	450000
Appraised Value	450000	-

This will bring you to the **Lock Comparison** screen, which will show you exactly what has changed.

Click on the **Re-Price** button.

How to Complete a Lock Validation

Lock Confirmation



Download Lock Confirmation



The following values have changed in your LOS and a reprice is required before initiating another request on this loan.

Reprice

	Previous Value	Updated Value
Appraised Value:	450000	0
Current Lock		
Product:	Accelerator DSCR 30 Yr Fixed	
Loan Term:	30 years	
Amortization Term:	30 years	
Note Rate:	8.999	
Initial Lock Period:	30 Days	
Lock Expiration:	Thursday, May 14th, 2026	
Final Price:	98.625	

Confirm the information and click on the **Reprice** button.

How to Complete a Lock Validation

Choose a Rate



LOAN SCENARIO CHAMPIONS FUNDING POWERED BY POLLY/

Loan Number 12604008613 **Property:** 961 Emerald Green Ct **Borrower:** Kopitar

Cash-Out Refi \$247500 / -233358.06 LTV 55.00 FL - Osceola PUD Investment 603 FICO -- DTI Ratio 79 Mo. of Reserves

SEARCH CRITERIA Sort by Rate: 8.999

Lock Period Apr 29, 2026 10:27 AM PDT

30 Day Lock Accelerator DSCR 30 Yr Fixed Rate: 8.999% | Final Price: 99.500 | APOR: 6.370%

Expires Thursday, May 14th, 2026

FHFA Loan Limit Year 2025

Interest Only

Loan Type NonQM

Fixed Programs

40 Yr

30 Yr

15 Yr

ARM Programs

10 Yr

7 Yr

	Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
<input type="checkbox"/>	7.750	97.000	\$1,773	-	3.000 (\$7,425)	30
<input type="checkbox"/>	7.875	97.250	\$1,794	-	2.750 (\$6,806)	30
<input type="checkbox"/>	7.999	97.500	\$1,815	-	2.500 (\$6,187)	30
<input type="checkbox"/>	8.125	97.750	\$1,837	-	2.250 (\$5,568)	30
<input type="checkbox"/>	8.250	98.000	\$1,859	-	2.000 (\$4,950)	30
<input type="checkbox"/>	8.375	98.250	\$1,881	-	1.750 (\$4,331)	30
<input type="checkbox"/>	8.500	98.500	\$1,903	-	1.500 (\$3,712)	30
<input type="checkbox"/>	8.625	98.750	\$1,925	-	1.250 (\$3,093)	30
<input type="checkbox"/>	8.750	99.000	\$1,947	-	1.000 (\$2,475)	30
<input type="checkbox"/>	8.875	99.250	\$1,969	-	0.750 (\$1,856)	30
<input type="checkbox"/> ☆	8.999	99.500	\$1,991	-	0.500 (\$1,237)	30
<input type="checkbox"/>	9.125	99.750	\$2,013	-	0.250 (\$618)	30

Choose a rate from your **Eligible Product(s)** choices.

How to Complete a Lock Validation

Choose a Rate



<input checked="" type="checkbox"/>	☆	8.999	99.500	\$1,991	-	0.500 (\$1,237)	30	▼
<input type="checkbox"/>		9.125	99.750	\$2,013	-	0.250 (\$618)	30	▼

Ineligible Product(s)

- Accelerator Income 30 Yr Fixed
- Accelerator DSCR 5-8 Unit 30 Yr Fixed
- Accelerator ITIN 30 Yr Fixed
- Activator 30 Yr Fixed
- Activator ITIN 30 Yr Fixed
- Ally 30 Yr Fixed

Selected: Accelerator DSCR 30 Yr Fixed at 8.999%

Click on the **Select Rate** button.



How to Complete a Lock Validation

Reprice



Current Lock

Confirmed Tuesday, Apr 14th, 2026 at 04:47 pm
Product: Accelerator DSCR 30 Yr Fixed
Loan Term: 30 years
Amortization Term: 30 years
Note Rate: 8.999
Final Price: 98.625
Credit/Cost: 1.375 (\$3,403)

Lock After Reprice

Product: Accelerator DSCR 30 Yr Fixed
Loan Term: 30 years
Amortization Term: 30 years
Note Rate: 8.999
Final Price: 99.500
Credit/Cost: 0.500 (\$1,237)

Are you sure you want to request a reprice with these changes?

Cancel Reprice

Confirm Reprice



Confirm the information and click on the **Confirm Reprice** button.

How to Complete a Lock Validation

Reprice



The screenshot shows a loan repricing interface. A white modal box is centered on the screen with the following text: "LOS has been updated successfully. Please click the Done button to exit." A green arrow points to a blue button labeled "Done". Below the modal, there are two buttons: "Cancel Reprice" (disabled) and "Confirm Reprice" (active). The background interface is dimmed and shows a comparison between "Current Lock" and "Lock After Reprice".

Current Lock	Lock After Reprice
Confirmed	Tuesday, Apr 14th, 2026 at 04:47 pm
Product:	Accelerator DSCR 30
Term:	30 years
Rate:	30 years
APR:	8.999
Rate:	99.500
Points:	0.500 (\$1,237)

You have successfully repriced your loan and the lock validation has been completed. Click **Done** to exit.

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!

