



HERO 2.0 Broker Portal Training:

# How to Reprice, Relock, or Extend Your Lock



**Click topic and jump to a section.**

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

- [Reprice](#)
- [Relock](#)
- [Extend Your Lock](#)

## How to Reprice, Relock, or Extend Your Lock

Reprice




A screenshot of the HERO 2.0 Portal interface. On the left, a dark blue sidebar contains a navigation menu with four items: 'Pricing' (checked), 'Product Pricing &amp; Lock' (checked), 'Documents' (checked), and 'View Disclosures' (checked). Green arrows point to the 'Pricing' and 'Product Pricing &amp; Lock' items. The main content area shows a large white box with the text '\$385,000.00' in bold, followed by 'Base Loan Amount' and '\$385,000.00' in a smaller font.

Log into the **HERO 2.0 Portal**, and then enter your loan file. Navigate to the **Pricing** tab on the left-hand side. Click on **Product Pricing & Lock**.

## How to Reprice, Relock, or Extend Your Lock

### Reprice



 **Confirmed** Wednesday, Apr 29th, 2026 at 08:20 am

**Product:** Accelerator DSCR 30 Yr Fixed

**Loan Term:** 30 years

**Amortization Term:** 30 years

**Note Rate:** 6.375

**Final Price:** 100.500


**Credit/Cost:** -0.500 (-\$1,925)

**Initial Lock Period:** 30 Days

**Lock Expires:** Friday, May 29th, 2026

[Reprice](#)

[Lock Extension](#)



Click on the **Reprice** button.

# How to Reprice, Relock, or Extend Your Lock

## Reprice



Cash-Out Refi    \$385000 / -377430.47    LTV 70.00 ⓘ    CT - Naugatuck Valley Planning Region    Single Family    Investment    756 FICO    -- DTI Ratio    120 Mo. of Reserves

Cashout

**SEARCH CRITERIA**

**Lock Period**

30 Day Lock ▾

Expires Friday, May 29th, 2026

**Eligible Product(s)**  
Apr 29, 2026 11:37 AM PDT

Accelerator DSCR 30 Yr Fixed    Rate: 6.375% | Final Price: 100.500 | APOR: 6.260%

**Ineligible Product(s)**

Sort by **Rate: 6.375** ▾

**Note:** For BP loans, you may adjust your PPP by clicking on the dropdown arrow.

# How to Reprice, Relock, or Extend Your Lock

## Reprice



**NonQM**

LTV 70 Total LTV 70 LTV 70 HCLTV 70

Documentation

PPP Term: 5  
PPP Structure: Declining

Gift Funds: No  
Residual Income: \$0

Short-Term Rental: No  
Entity Type:

**Derogatory Event History** (age of event in month)

|  |   |   |   |
|--|---|---|---|
| <input type="checkbox"/> Bankruptcy 7  | 0 | <input type="checkbox"/> Charge Off     | 0 |
| <input type="checkbox"/> Bankruptcy 11 | 0 | <input type="checkbox"/> Loan Mod       | 0 |
| <input type="checkbox"/> Bankruptcy 13 | 0 | <input type="checkbox"/> Default Notice | 0 |
| <input type="checkbox"/> Foreclosure   | 0 | <input type="checkbox"/> Short Sale     | 0 |
| <input type="checkbox"/> Deed In Lieu  | 0 |   |   |

**Late Payment History** (# of occurrences)

|           |           |
|-----------|-----------|
| 0 x30x12  | 0 x30x24  |
| 0 x60x12  | 0 x60x24  |
| 0 x90x12  | 0 x90x24  |
| 0 x120x12 | 0 x120x24 |

**Refresh Pricing**

Scroll to the bottom and choose your PPP term and PPP structure. Then, click on the **Refresh Pricing** button.

# How to Reprice, Relock, or Extend Your Lock

## Reprice



**SEARCH CRITERIA**

**Lock Period**  
30 Day Lock  
Expires Friday, May 29th, 2026

**FHFA Loan Limit Year**  
2025

Interest Only

**Loan Type**  
 NonQM

**Fixed Programs**  
 40 Yr  
 30 Yr  
 15 Yr

**ARM Programs**

**Eligible Product(s)**  
Apr 29, 2026 11:39 AM PDT

Sort by Rate: 6.375

|                                       | Rate  | Price   | P&I     | P&I+MI | Credit / Cost      | Lock Period |   |
|---------------------------------------|-------|---------|---------|--------|--------------------|-------------|---|
| <input type="checkbox"/>              | 5.999 | 99.000  | \$2,308 | -      | 1.000 (\$3,850)    | 30          | ▼ |
| <input type="checkbox"/>              | 6.125 | 99.500  | \$2,339 | -      | 0.500 (\$1,925)    | 30          | ▼ |
| <input type="checkbox"/>              | 6.250 | 100.000 | \$2,370 | -      | 0.000 (\$0)        | 30          | ▼ |
| <input checked="" type="checkbox"/> ☆ | 6.375 | 100.500 | \$2,401 | -      | -0.500 (-\$1,925)  | 30          | ▼ |
| <input type="checkbox"/>              | 6.500 | 100.875 | \$2,433 | -      | -0.875 (-\$3,368)  | 30          | ▼ |
| <input type="checkbox"/>              | 6.625 | 101.250 | \$2,465 | -      | -1.250 (-\$4,812)  | 30          | ▼ |
| <input type="checkbox"/>              | 6.750 | 101.625 | \$2,497 | -      | -1.625 (-\$6,256)  | 30          | ▼ |
| <input type="checkbox"/>              | 6.875 | 102.000 | \$2,529 | -      | -2.000 (-\$7,700)  | 30          | ▼ |
| <input type="checkbox"/>              | 6.999 | 102.375 | \$2,561 | -      | -2.375 (-\$9,143)  | 30          | ▼ |
| <input type="checkbox"/>              | 7.125 | 102.750 | \$2,593 | -      | -2.750 (-\$10,587) | 30          | ▼ |
| <input type="checkbox"/>              | 7.250 | 103.000 | \$2,626 | -      | -3.000 (-\$11,550) | 30          | ▼ |



Choose a rate from your **Eligible Products**.

# How to Reprice, Relock, or Extend Your Lock

## Reprice



NonQM

**Fixed Programs**

40 Yr

30 Yr

15 Yr

**ARM Programs**

10 Yr

7 Yr

5 Yr

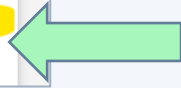
[Refresh Pricing](#)

|  |
|--|
| Activator 30 Yr Fixed                            |
| Activator ITIN 30 Yr Fixed                       |
| Ally 30 Yr Fixed                                 |
| Ambassador DSCR 30 Yr Fixed                      |
| Super Jumbo 30 Yr Fixed                          |
| Ambassador 2nd Home 30 Yr Fixed                  |
| Ambassador Income 30 Yr Fixed                    |
| Activator 30 Yr Fixed TX 50(a)(6) Refinance      |
| Activator ITIN 30 Yr Fixed TX 50(a)(6) Refinance |
| Activator Prime 30 Yr Fixed                      |

Selected: Accelerator DSCR 30 Yr Fixed at 6.375%

[Cancel Reprice](#) [Select Rate](#)

Scroll down and click **Select Rate.**



## How to Reprice, Relock, or Extend Your Lock

### Reprice



#### Current Lock

**Confirmed** Wednesday, Apr 29th, 2026 at 08:20 am  
**Product:** Accelerator DSCR 30 Yr Fixed  
**Loan Term:** 30 years  
**Amortization Term:** 30 years  
**Note Rate:** 6.375  
**Final Price:** 100.500  
**Credit/Cost:** -0.500 (-\$1,925)

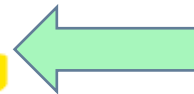
#### Lock After Reprice

**Product:** Accelerator DSCR 30 Yr Fixed  
**Loan Term:** 30 years  
**Amortization Term:** 30 years  
**Note Rate:** 6.375  
**Final Price:** 100.500  
**Credit/Cost:** -0.500 (-\$1,925)

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

Cancel Reprice

Confirm Reprice



Confirm your reprice, and click on the **Confirm Reprice** button.

## How to Reprice, Relock, or Extend Your Lock

Relock



A screenshot of the HERO 2.0 Portal interface. On the left is a dark blue sidebar with a menu. The 'Pricing' tab is selected and highlighted in light blue, with a green arrow pointing to it. Below it, 'Product Pricing &amp; Lock' is also highlighted in light blue, with a green arrow pointing to it. Other menu items include 'Documents' and 'View Disclosures', each with a checkmark icon. The main content area on the right is white and displays a large, bold value of '\$385,000.00'. Below this value, it shows 'Base Loan Amount' followed by '\$385,000.00'.

Log into the **HERO 2.0 Portal**, and then enter your loan file. Navigate to the **Pricing** tab on the left-hand side. Click on **Product Pricing & Lock**.

## How to Reprice, Relock, or Extend Your Lock

Relock



Click on the **Relock** button.

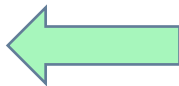


The lock on this loan expired on Tuesday, Apr 28th, 2026.  
This loan can be relocked 10 more times.

### Previous Lock

|                           |   |
|---------------------------|---|
| <b>Product:</b>           | Accelerator DSCR 30 Yr Fixed                          |
| <b>Loan Term:</b>         | 30 years  |
| <b>Amortization Term:</b> | 30 years  |
| <b>Note Rate:</b>         | 6.625   |
| <b>Final Price:</b>       | 99.725  |
| <b>Credit/Cost:</b>       | 0.275 (\$495)   |
| <b>Lock Period:</b>       | 30 Days, Confirmed Friday, Apr 24th, 2026 at 01:33 pm |

Relock



# How to Reprice, Relock, or Extend Your Lock

Relock



SEARCH CRITERIA

Lock Period

30 day relock

Expires Friday, May 29th, 2026

FHFA Loan Limit Year

Eligible Product(s)

Apr 29, 2026 11:31 AM PDT

Sort by Rate: 6.625

**Accelerator DSCR 30 Yr Fixed** | Rate: 6.625% | Final Price: 99.475 | APOR: 6.220%

Ineligible Product(s)

There are no ineligible products that match your search criteria.

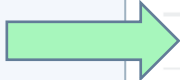
Enter the **Lock Period** (note: we only offer 30 day locks). Click on your **Eligible Products**.

# How to Reprice, Relock, or Extend Your Lock

## Relock



Select the relock rate.



Eligible Product(s)  
Apr 29, 2026 11:31 AM PDT

Sort by Rate: 6.625

**Accelerator DSCR 30 Yr Fixed** | Rate: 6.625% | Final Price: 99.475 | APOR: 6.220%

|                                       | Rate  | Price   | P&I     | P&I+MI | Credit / Cost     | Lock Period |   |
|---------------------------------------|-------|---------|---------|--------|-------------------|-------------|---|
| <input type="checkbox"/>              | 6.250 | 97.975  | \$1,108 | -      | 2.025 (\$3,645)   | 30          | ▼ |
| <input type="checkbox"/>              | 6.375 | 98.475  | \$1,122 | -      | 1.525 (\$2,745)   | 30          | ▼ |
| <input type="checkbox"/>              | 6.500 | 98.975  | \$1,137 | -      | 1.025 (\$1,844)   | 30          | ▼ |
| <input checked="" type="checkbox"/> ☆ | 6.625 | 99.475  | \$1,152 | -      | 0.525 (\$945)     | 30          | ▼ |
| <input type="checkbox"/>              | 6.750 | 99.850  | \$1,167 | -      | 0.150 (\$270)     | 30          | ▼ |
| <input type="checkbox"/>              | 6.875 | 100.225 | \$1,182 | -      | -0.225 (-\$405)   | 30          | ▼ |
| <input type="checkbox"/>              | 6.999 | 100.600 | \$1,197 | -      | -0.600 (-\$1,080) | 30          | ▼ |
| <input type="checkbox"/>              | 7.125 | 100.975 | \$1,212 | -      | -0.975 (-\$1,755) | 30          | ▼ |
| <input type="checkbox"/>              | 7.250 | 101.350 | \$1,227 | -      | -1.350 (-\$2,430) | 30          | ▼ |
| <input type="checkbox"/>              | 7.375 | 101.600 | \$1,243 | -      | -1.600 (-\$2,880) | 30          | ▼ |

# How to Reprice, Relock, or Extend Your Lock

## Relock



**Loan Type**

NonQM

**Fixed Programs**

40 Yr

30 Yr

15 Yr

**ARM Programs**

10 Yr

7 Yr

5 Yr

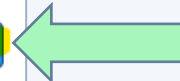
[Refresh Pricing](#)

|                          |       |         |         |   |                   |    |   |
|--------------------------|-------|---------|---------|---|-------------------|----|---|
| <input type="checkbox"/> | 6.750 | 99.850  | \$1,167 | - | 0.150 (\$270)     | 30 | ▼ |
| <input type="checkbox"/> | 6.875 | 100.225 | \$1,182 | - | -0.225 (-\$405)   | 30 | ▼ |
| <input type="checkbox"/> | 6.999 | 100.600 | \$1,197 | - | -0.600 (-\$1,080) | 30 | ▼ |
| <input type="checkbox"/> | 7.125 | 100.975 | \$1,212 | - | -0.975 (-\$1,755) | 30 | ▼ |
| <input type="checkbox"/> | 7.250 | 101.350 | \$1,227 | - | -1.350 (-\$2,430) | 30 | ▼ |
| <input type="checkbox"/> | 7.375 | 101.600 | \$1,243 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 7.500 | 101.600 | \$1,258 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 7.625 | 101.600 | \$1,274 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 7.750 | 101.600 | \$1,289 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 7.875 | 101.600 | \$1,305 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 7.999 | 101.600 | \$1,320 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 8.125 | 101.600 | \$1,336 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 8.250 | 101.600 | \$1,352 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 8.375 | 101.600 | \$1,368 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 8.500 | 101.600 | \$1,384 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 8.625 | 101.600 | \$1,400 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 8.750 | 101.600 | \$1,416 | - | -1.600 (-\$2,880) | 30 | ▼ |
| <input type="checkbox"/> | 8.875 | 101.600 | \$1,432 | - | -1.600 (-\$2,880) | 30 | ▼ |

Selected: Accelerator DSCR 30 Yr Fixed at 6.625%

[Cancel Relock](#) [Select Rate](#)

Scroll to the bottom and click on the **Select Rate** button.



# How to Reprice, Relock, or Extend Your Lock

## Relock



Click on the **Confirm Relock** button. Your file has now been re-locked.

### Current Lock

**Product:** Accelerator DSCR 30 Yr Fixed  
**Lock Initiated:** Tuesday, Mar 24th, 2026  
**Rate Sheet ID:** Tuesday, Mar 24th, 2026 at 10:31 am  
**Initial Lock Period:** 30 days  
**Total Lock Period:** 35 days  
**Note Rate:** 6.625  
**Lock Expired:** Tuesday, Apr 28th, 2026

**Final Price:** 99.725

### Lock after Relock

**Product:** Accelerator DSCR 30 Yr Fixed  
**Relock initiated:** Wednesday, Apr 29th, 2026  
**Rate Sheet ID:** Tuesday, Mar 24th, 2026 at 10:31 am  
**Note Rate:** 6.625  
**Relock Period:** 30 days  
**Lock Expiration:** Friday, May 29th, 2026

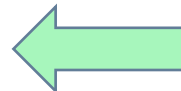
**Relock Fee:** -0.250 (-\$450)

**Final Price:** 99.475

Are you sure you want to request this relock?

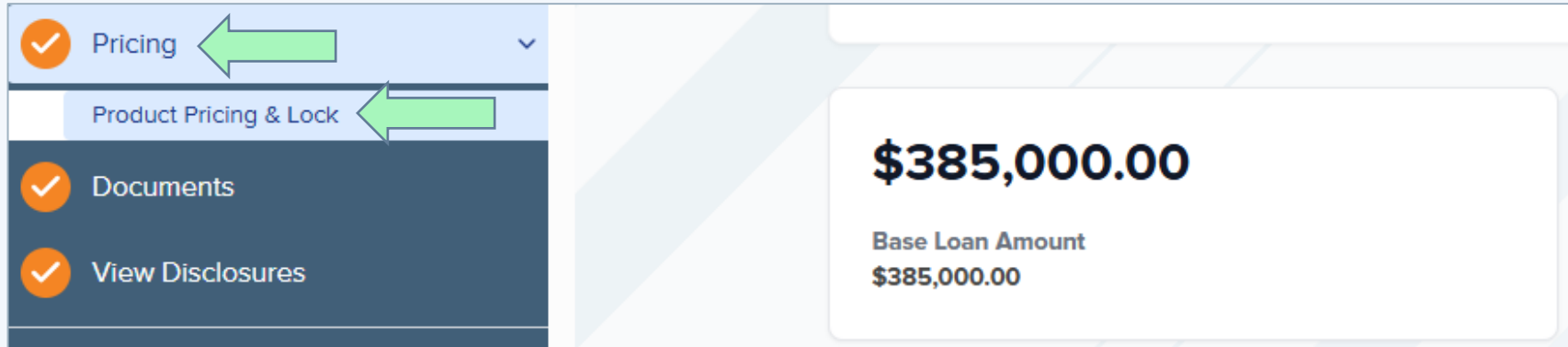
Cancel Relock

Confirm Relock



## How to Reprice, Relock, or Extend Your Lock

### Extend Your Lock



Log into the **HERO 2.0 Portal**, and then enter your loan file. Navigate to the **Pricing** tab on the left-hand side. Click on **Product Pricing & Lock**.

# How to Reprice, Relock, or Extend Your Lock

## Extend Your Lock



Lock History ▾ Download Lock Confirmation

**Confirmed** Tuesday, Apr 28th, 2026 at 12:58 pm

**Product:** Ambassador DSCR 30 Yr Fixed

**Loan Term:** 30 years

**Amortization Term:** 30 years

**Note Rate:** 6.750

**Final Price:** 99.250

**Credit/Cost:** 0.750 (\$3,600)

**Initial Lock Period:** 30 Days

**Lock Expires:** Thursday, May 28th, 2026

Reprice

Lock Extension

←

Click on the **Lock Extension** button.

# How to Reprice, Relock, or Extend Your Lock

## Extend Your Lock



Select the number of days (5 or 10) and then click the **Select Extension** button.

**Current Lock**

**Current Lock Period:** 30 days  
**Current Lock Expiration:** Thursday, May 28th, 2026  
**Available Extensions:** 4 of 4 available  
**Lock Extension Default:** First Request

| Days | Applied Fee |
|------|-------------|
| 5    | -0.15       |
| 10   | -0.3        |

**Select Lock Extension**

5 Day Extension

June 2026

| S  | M  | T  | W  | T  | F  | S  |
|----|----|----|----|----|----|----|
|    | 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 |    |    |    |    |

**Lock After Extension**

**Total Lock Period:** 35 days  
**Lock Expiration:** Tuesday, Jun 2nd, 2026  
**Extension Fee:** -0.150 (-\$720)  
**Final Price:** 99.100

Cancel Extension   **Select Extension**

## 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!**

