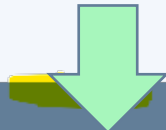












HERO Broker Portal Training:

How to Lock a Loan





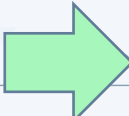
Loan #	Borrower	Program	Note Amt	Status	Status Date	TBD		Lock Exp	Options
<input type="text"/>	<input type="text"/>	<input type="text"/>		<input type="text"/>			<input type="text"/>		
12025072760	Firstimer, Alice	Accelerator	\$4,400,000	● Loan Open ▼	07/29/2025				  
12025072721	Firstimer, Alice	Ally	\$225,000	● Submitted ▼	07/29/2025				
12025072649	Firstimer, Alice	Ally	\$250,000	● Submitted ▼	07/28/2025				

Step 1:

When logging into the portal, you can click on the lock icon to access the Product & Pricing page.

Step 2:

On the Product & Pricing page, you will need to click Save & Price.



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


Not Submitted | **Submitted** | Approved | Condition Review | Clear to Close | Docs | Funded

Loan #: 12025072649
Program: CALLY 30 YR FIXED

Borr: Firstimer | Ln Amt: \$250,000 | LTV/CLTV: 73.530/73.530 | DTI: No Ratio | Status: Submitted

Product & Pricing

Occupancy: Primary Residence	Loan Term: 30 Years	Loan Amount: \$250,000	2nd Financing Amt:
Loan Product: Ally	Amort Type: Fixed	Property Value: \$340,000.00	LTV / CLTV: 73.530/73.530
Loan Purpose: Purchase	Lock Days: 30 Days	Purchase Price: \$340,000.00	Doc Type: No Ratio
Attachment Type: Detached	# of Financed Properties: 1	Comp Type: Borrower Paid	Credit Seasoning: N/A
Property Type: SFR	Loan FICO: 710	2.5 % + \$ 0	Housing Event: N/A
Declining Market:	Reissue Credit >	Reserves Months: 48+ months	Tradelines: 2 Open - 12 mos reporti
		Impounds: <input checked="" type="checkbox"/>	



Save & Price

How to Lock a Loan

Lock the Loan



Step 3:

You will then choose your rate, and then click Lock & Continue

Eligible Loan Programs & Rates as of 7/30/2025 9:49 AM Pacific

Program	Select Rate	Price	PITI
CALLY 30 YR FIXED	<input checked="" type="radio"/> 9.625	<input checked="" type="radio"/> 1.250	\$2,364.97
	<input type="radio"/> 9.375	<input type="radio"/> 1.750	\$2,319.37
	<input type="radio"/> 9.500	<input type="radio"/> 1.500	\$2,342.14
	<input type="radio"/> 9.625	<input type="radio"/> 1.250	\$2,364.97

Lock & Continue



How to Lock a Loan

Loan is Locked



The loan is locked, and you will then receive a lock conformation via email.

Declining Market: ☐ Reissue Credit > Reserves Months: 48+ months Tradelines: 2 Open - 12 mos report Impounds: ☒

THANK YOU!

Way to go, Champ! Your loan is locked. You'll receive a lock confirmation in your email soon.

Save & Price

Eligible Loan Programs & Rates as of 7/30/2025

Program		Price	PITI
CALLY 30 YR FIXED	▼ 9.625	▼ 1.250	\$2,364.97
	○ 9.375	> 1.750	\$2,319.37
	○ 9.500	> 1.500	\$2,342.14
	● 9.625	> 1.250	\$2,364.97

There are no ineligible programs.

How to Lock a Loan

DocBox



If you need to look for the lock in the file, you will go to the DocBox within the loan file.

[Return to Pipeline](#)

Conditions **Loan Dashboard** Important Dates Request COC **DocBox** Fees

✓ 2 3 4 5 6 7

Not Submitted Submitted Approved Condition Review Clear to Close Docs Funded

Loan #: 12025072649
Program: CALLY 30 YR FIXED

Borr: Firstimer Ln Amt: \$250,000 LTV/CLTV: 73.529/73.529 DTI: No Ratio Status: Submitted

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

Loan Dashboard

Primary Borrower **Co-Borrower** ☐ Has Co-Borrower

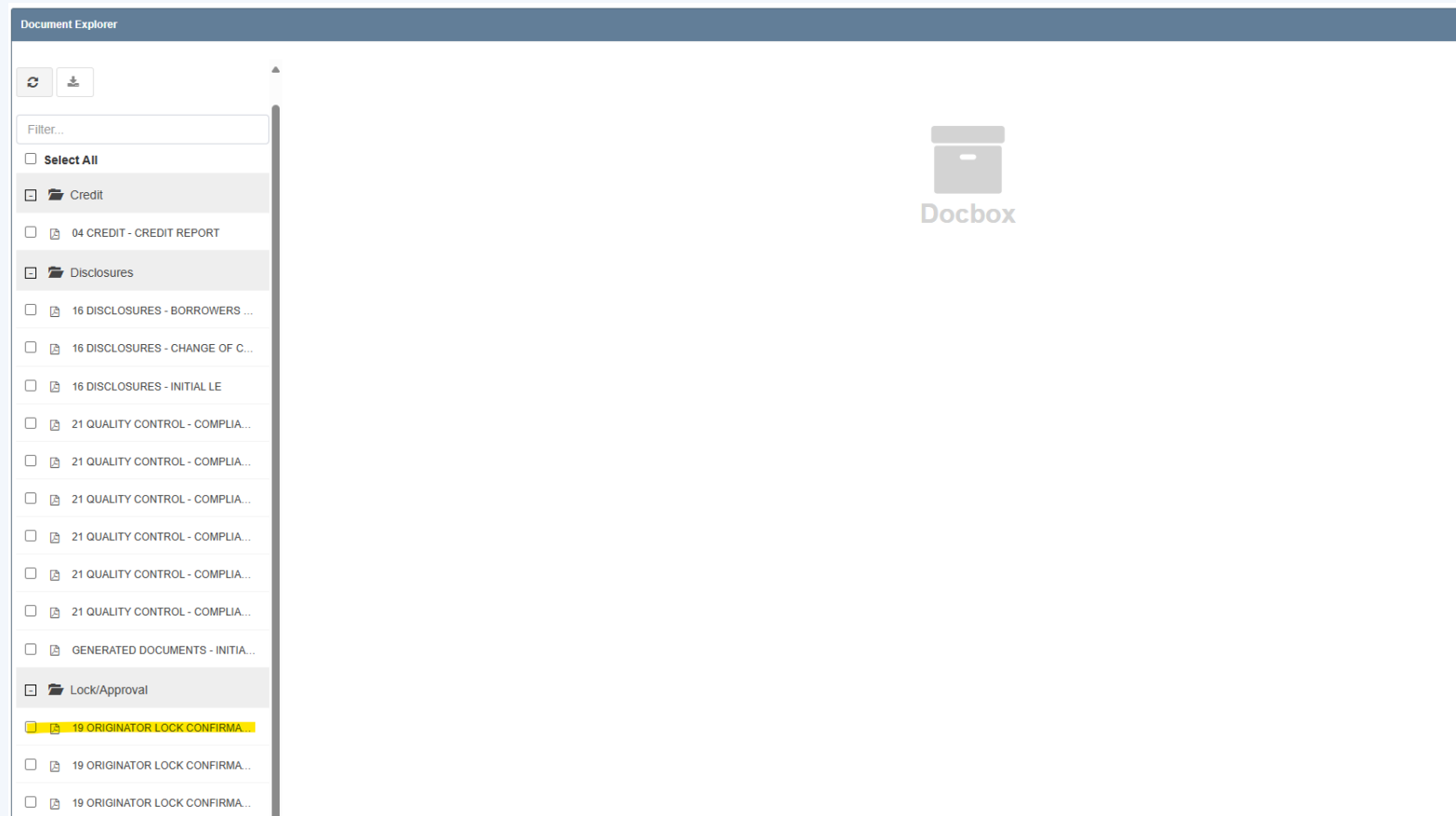
Name: Alice Firstimer Name:

How to Lock a Loan

Lock Confirmation




Once you are in DocBox, navigate to the options on the left-hand side and click on lock confirmation.



You can then PDF the Lock Confirmation.

19 ORIGINATOR LOCK CONF Lock/Approval LOCK CONFIRMATION Comments Download

1 of 2 Automatic Zoom

 365 E Germann Rd, Suite 140, Gilbert, AZ 85297
lockdesk@champstpo.com

Lock Confirmation for Loan #12025072649

Broker
Name: Champions Prod
Address: 365 E Germann Rd Ste 140
Gilbert, AZ 85297

Subject Property
Address: 7465 Grimes St
Phoenix, AZ 85010
County: MARICOPA
Property Type: SFR
Units: 1

Borrowers

Loan Information
Loan Status: Submitted
Loan Amount: \$250,000
Loan Type: Ally
Purpose: Purchase
LTV/CLTV: 73.530%/73.529%
Occupancy: Primary Residence
Impounds: Yes
Loan Term: 360
Amort Term: 360
Interest Only: No
Prepayment Penalty: N/A
DTI Ratio: No Ratio
Loan FICO: 710