



HERO 2.0 Broker Portal Training:

How to Submit a Business Purpose Loan



CHAMPIONS
FUNDING



Click topic and jump to a section.

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

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- [Pricing](#)
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- [Sending Disclosures](#)
- [Submit Loan](#)
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How to Submit a Business Purpose Loan

Add a New Loan



Login and click on **Add New Loan**, choose **Business** as the purpose of loan.

[HERO 2.0 Login](#)

A screenshot of the HERO 2.0 web application interface. The header includes the HERO 2.0 logo and the tagline 'Helping Empower Real Opportunity'. A navigation bar contains links: Welcome, Pipeline, Add New Loan, Esign 8, Wholesale Quick Pricer, Forms & Guidelines, Broker Training, Contact Support, and AI Assistant. The 'Add New Loan' link is highlighted with a green arrow pointing up. The main content area displays a form titled 'What is the purpose of this loan?' with the instruction 'Help us understand whether it's for business or personal use.' Below the title are two buttons: 'Consumer (OO/2nd Home)' in orange and 'Business (NOO/Investment)' in dark blue. A green arrow points to the 'Business' button. A progress bar at the bottom of the form shows the first step is complete.

How to Submit a Business Purpose Loan

Add a New Loan



You may choose to either import your 3.4 or manually enter the application information.

Business Loan

How would you like to enter loan data?

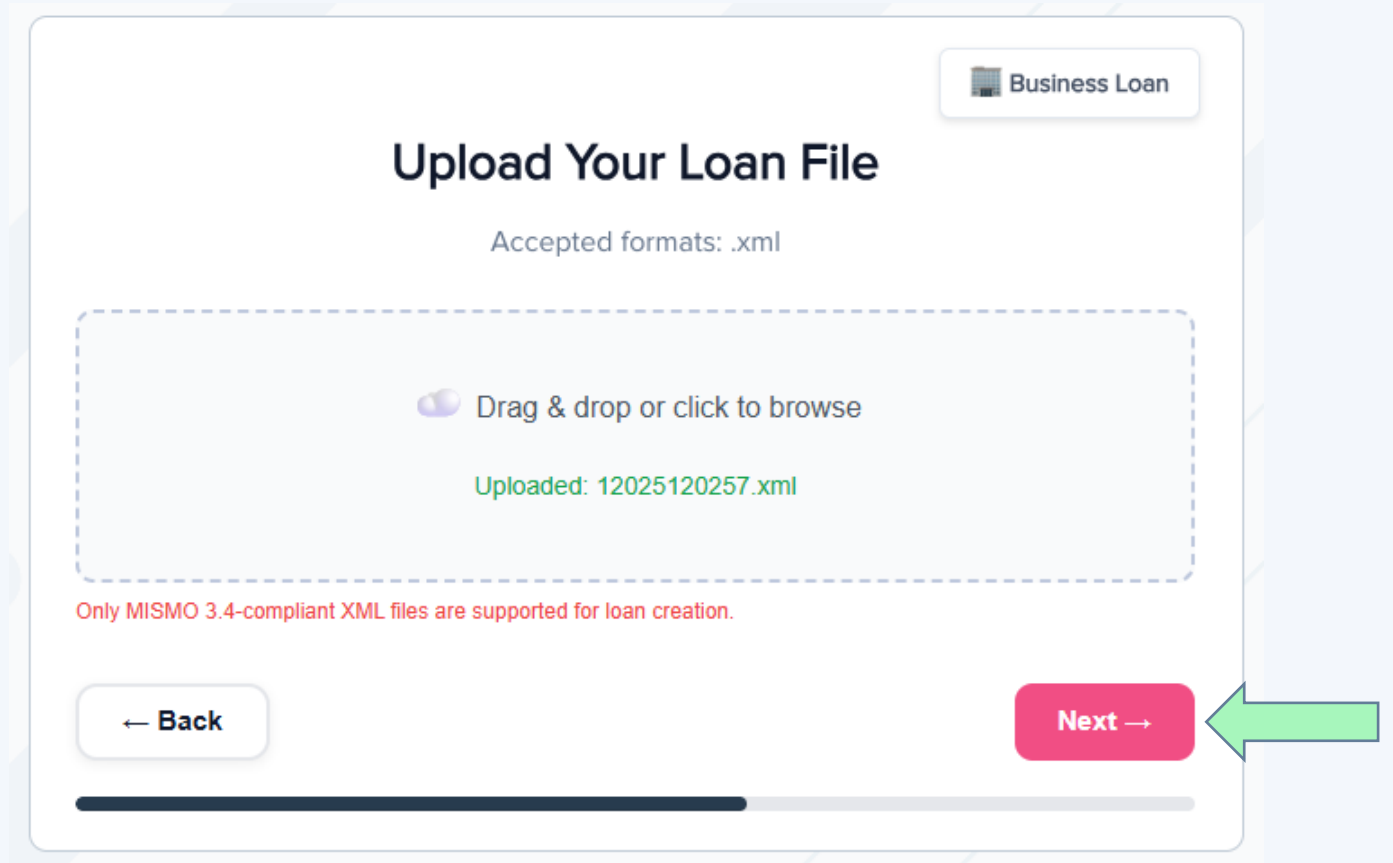
You can either import a file or fill it out manually.

Import File

Manual Entry

← Back

Upload your XML file and click the **Next** button.



Business Loan

Upload Your Loan File

Accepted formats: .xml

Drag & drop or click to browse

Uploaded: 12025120257.xml

Only MISMO 3.4-compliant XML files are supported for loan creation.

← Back

Next →

How to Submit a Business Purpose Loan

Add a New Loan



Once your XML is uploaded, you will then select your contacts.

Click the **Submit** button.

A screenshot of a web form titled 'Select Contacts' within a 'Business Loan' context. The form has two dropdown menus: 'Loan Officer' and 'Loan Processor', both currently set to 'TPO Loan Officer'. At the bottom left is a '← Back' button, and at the bottom right is a pink 'Submit' button. A green arrow points to the 'Submit' button. A progress bar at the bottom shows the process is nearly complete.

How to Submit a Business Purpose Loan

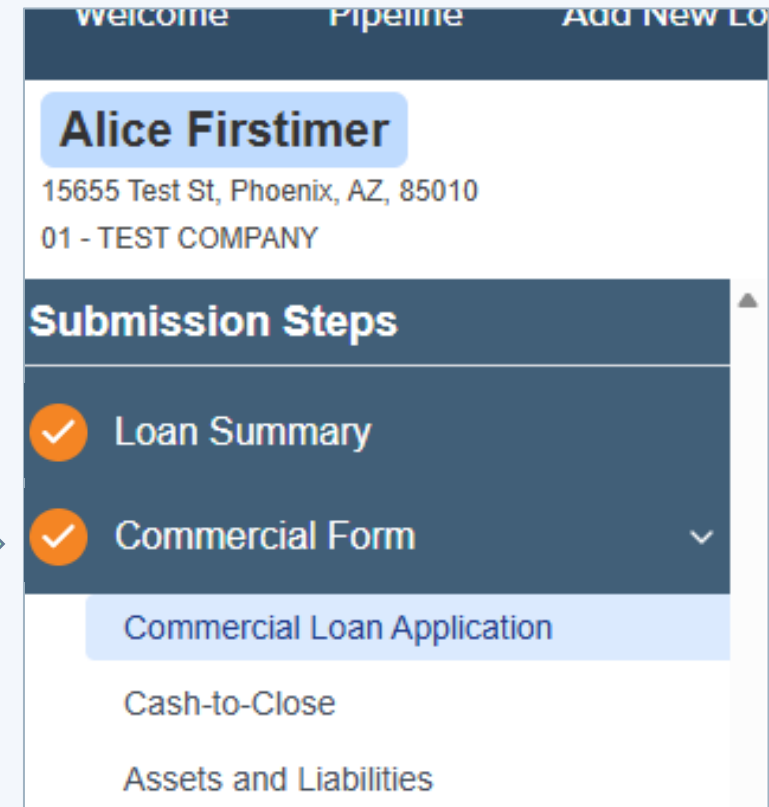
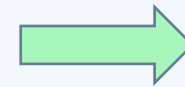
Add a New Loan



Navigate to the **Commercial Form** tab and fill out any info that has a red asterisk next to it.

A screenshot of a web application interface for loan submission. At the top, a light blue box contains the name 'Alice Firstimer' and the address '15655 Test St, Phoenix, AZ, 85010' and '01 - TEST COMPANY'. Below this is a dark blue header 'Submission Steps'. Underneath, there is a list of steps: 'Loan Summary' (marked with a checkmark), 'Commercial Form' (marked with a red asterisk and highlighted in yellow), 'Commercial Loan Application' (highlighted in yellow), 'Cash-to-Close', and 'Assets and Liabilities'. A green arrow points from the left towards the 'Commercial Form' step. A dropdown arrow is visible next to 'Commercial Form'.

Once all required fields have been entered, the Commercial Form checkmark will turn orange.



The screenshot shows a web interface with a dark blue header containing the text 'welcome', 'Pipeline', and 'Add New Lo'. Below the header, the user's name 'Alice Firstimer' is displayed in a blue box, followed by the address '15655 Test St, Phoenix, AZ, 85010' and the company name '01 - TEST COMPANY'. The 'Submission Steps' section is highlighted with a dark blue background and contains two items: 'Loan Summary' and 'Commercial Form', both marked with orange checkmarks. The 'Commercial Form' item has a dropdown arrow on its right. Below this section, the 'Commercial Loan Application' step is highlighted with a light blue background, followed by 'Cash-to-Close' and 'Assets and Liabilities'.

How to Submit a Business Purpose Loan

Order/Re-issue Credit



Next, navigate to the [Order/Re-issue Credit](#) screen and click on the [Order Credit](#) button.

The screenshot displays the Champions Funding web application interface. At the top, a navigation bar includes links for Welcome, Pipeline, Add New Loan, Esign (with a red '88' badge), Quick Pricer, and Contact Support. The main header area shows loan details for 'Alice Firstimer' (15655 Test St, Phoenix, AZ, 85010, 01 - TEST COMPANY). A table lists loan specifics: Loan # 12512001247, Total Loan Amount \$200,000.00, Loan Program N/A, Loan Purpose Purchase, Occupancy Investor, Interest Rate 6.125%, DTI N/A, Term (Mos) 360, Mo. Pymt. (P&I) \$1,215.22, Amort. Type Fixed, Lock Status, Loan Status Loan Created, and Exception Status. A 'Submission Steps' sidebar on the left lists Loan Summary, Commercial Form, Commercial Loan Application, Cash-to-Close, Assets and Liabilities, and Order/ Reissue Credit (highlighted with a green arrow). The main content area is titled 'Dual AUS' and features an 'AUS Preference' dropdown menu set to 'No Preference'. Below this are two tabs: 'Fannie Mae / DU' and 'Freddie Mac / LPA'. On the right, there are two buttons: 'Order Underwriting' and 'Order Credit' (highlighted with a green arrow).

| Loan # | 12512001247 | Loan Purpose | Purchase | Term (Mos) | 360 | Lock Status: | |
|-------------------|--------------|---------------|----------|-----------------|------------|------------------|--------------|
| Total Loan Amount | \$200,000.00 | Occupancy | Investor | Mo. Pymt. (P&I) | \$1,215.22 | Loan Status: | Loan Created |
| Loan Program | N/A | Interest Rate | 6.125% | Amort. Type | Fixed | Exception Status | |

Submission Steps

- ✓ Loan Summary
- ✓ Commercial Form
- Commercial Loan Application
- Cash-to-Close
- Assets and Liabilities
- Order/ Reissue Credit**

Dual AUS

AUS Preference: No Preference

Fannie Mae / DU | Freddie Mac / LPA

Order Underwriting | Order Credit

How to Submit a Business Purpose Loan

Order/Re-issue Credit



Choose **Re-issue Credit** and choose your **Credit Provider**. Enter **Reference Number** and the credentials used to pull the original report. Once all information has been entered, click on the blue **Re-Issue Credit** button.

Tip: Check the "Save Login Information" for future files.

Order Credit Report

i You must order credit for Alice Firstimer before AUS order can be placed.

| Credit Details | Report Details | Provider Details |
|--|-------------------------------------|--|
| Borrower Pair * Alice Firstimer | Request Type * Individual | User Name * 4601639 |
| Credit Provider * Corelogic Credco (DU: 1, LPA: 8) | Report Type * Tri-Merge | Password * |
| <input type="radio"/> New Credit Report <input checked="" type="radio"/> Re-issue Credit | | BranchID BranchID |
| Reference Number 123 | | <input checked="" type="checkbox"/> Save Login Information |
| | | Re-issue Credit |
| | | IMPORT LIABILITIES |

Non-NMLS Users:

If you do not have a credit vendor, click on the "**New Credit Report**" radio button and credit will be ran using Champs credit vendor.

How to Submit a Business Purpose Loan

Order/Re-issue Credit



Import liabilities and click the **Import** button.

Import Liabilities

Existing Liabilities: Borrower

| Account Number | Type | Balance | Payment | Months Left |
|----------------|-------------|------------|----------|-------------|
| HEMLOCKS | | | | |
| 98E543184 | Revolving | \$437.00 | \$44.00 | |
| MOUNTAIN BANK | | | | |
| 3563A019732 | Installment | \$2,600.00 | \$123.00 | |

Existing Liabilities: Co-Borrower

| Account Number | Type | Balance | Payment | Months Left |
|----------------|------|---------|---------|-------------|
|----------------|------|---------|---------|-------------|

New Liabilities: Borrower

| Account Number | Type | Balance | Payment | Months Left |
|----------------|------|------------|----------|-------------|
| BAY COMPANY | | | | |
| 4681123R1 | | \$0.00 | \$0.00 | 0 |
| CENTRAL BANK | | | | |
| 1590345859403 | | \$0.00 | \$0.00 | 0 |
| HEMLOCKS | | | | |
| 98E543184 | | \$437.00 | \$44.00 | 10 |
| MOUNTAIN BANK | | | | |
| 3563A019732 | | \$2,600.00 | \$123.00 | 5 |

New Liabilities: Co-Borrower

| Account Number | Type | Balance | Payment | Months Left |
|----------------|------|---------|---------|-------------|
|----------------|------|---------|---------|-------------|

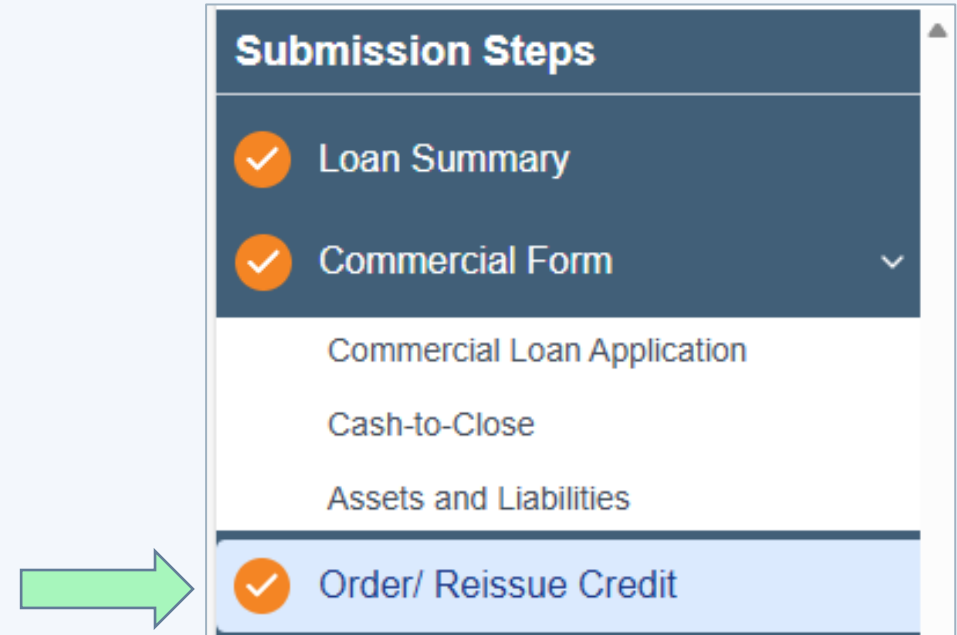
☒ Append Liabilities

☐ Delete and Replace Liabilities

Cancel

Import

Once credit has been ran/re-issued successfully, an orange checkmark will appear.

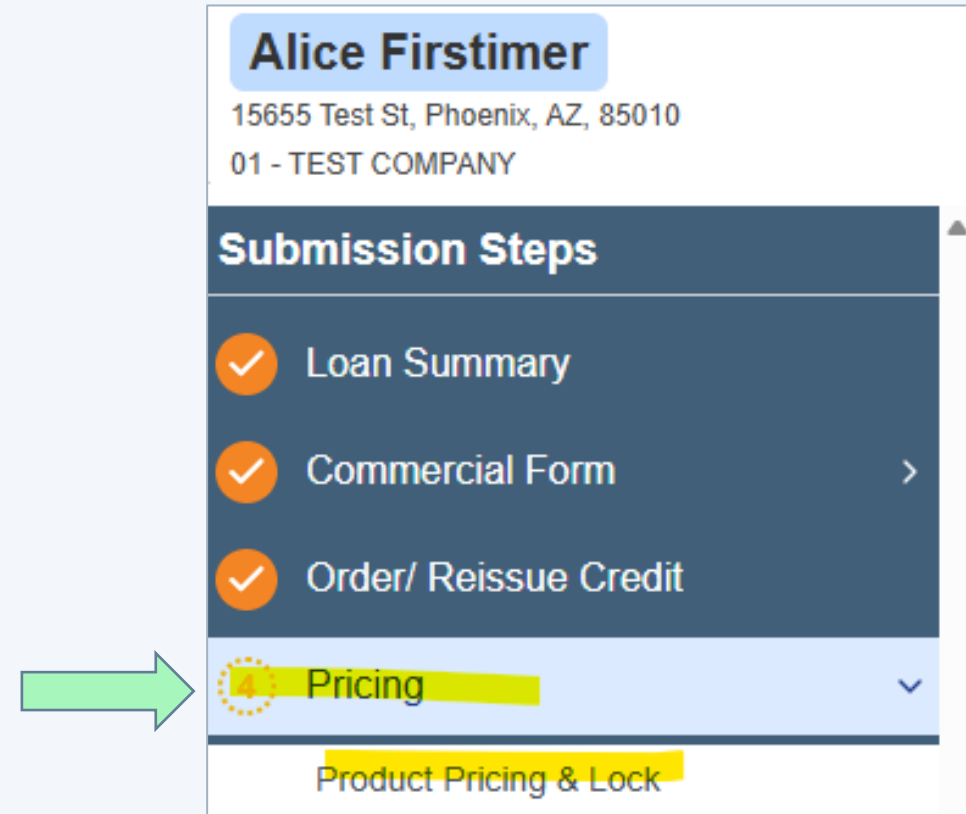


How to Submit a Business Purpose Loan

Pricing



Navigate to the **Pricing** tab.



How to Submit a Business Purpose Loan

Pricing



If you wish to choose a PPP, scroll down and enter the term and structure. Click the **Get Pricing** button.

NonQM

| | | | |
|-------|-----------|-------|-------|
| LTV | Total LTV | CLTV | HCLTV |
| 58.82 | 58.82 | 58.82 | 58.82 |

Documentation

PPP Term

5

PPP Structure

Fixed

Gift Funds

No

Residual Income

-\$1,455

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 |

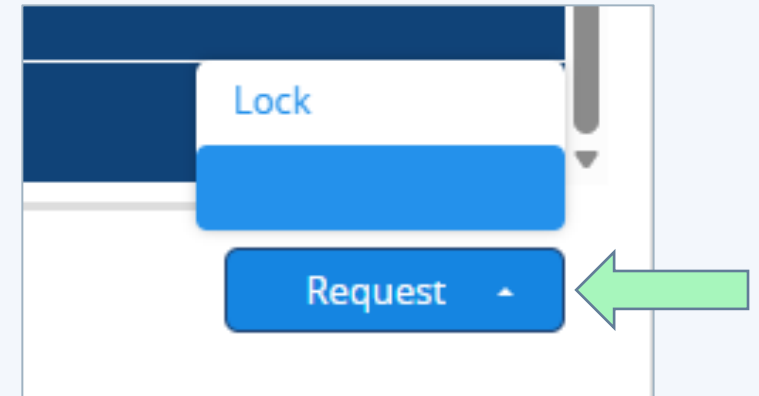
Get Pricing

How to Submit a Business Purpose Loan

Pricing

Choose your rate, scroll down, and click on the **Request** button. You may choose to **Float** or **Lock**.

(note, if you choose a rate with pricing above PAR, it is assumed this to be YSP, if you choose differently, please email lockdesk@champstpo.com to update)

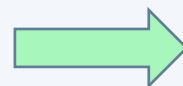


How to Submit a Business Purpose Loan

Pricing



Once you have floated or locked, you will see an orange checkmark on the **Pricing** tab.



Alice Firstimer
17655 Test St, Phoenix, AZ, 85010
01 - TEST COMPANY

Submission Steps

✓ Loan Summary

✓ Commercial Form >

✓ Order/ Reissue Credit

✓ Pricing v

Product Pricing & Lock

Request Guideline Exception

How to Submit a Business Purpose Loan

Required Documents



Navigate to the **Documents** tab. Upload any required documents. If you wish to upload additional documents, please upload them to the **[UNASSIGNED]** folder.

A screenshot of a web application interface for loan submission. On the left is a 'Submission Steps' sidebar with a list of steps: 'Loan Summary' (checked), 'Commercial Form' (checked), 'Order/ Reissue Credit' (checked), 'Pricing' (checked), 'Product Pricing & Lock', 'Request Guideline Exception', 'Documents' (highlighted with a yellow bar and a green arrow pointing to it), 'Send Disclosures' (6), 'Submit Loan' (7), and 'Fee Break-down' (with a dollar sign icon). The main area displays document upload options. At the top, it says 'Max attachment size is 200 MB. View Supported Files.' and has buttons for 'Expand All', 'Collapse All', '+ Add Document', and 'Print Fax Cover Sheet'. Below this, there are sections for 'All Borrowers' and 'Alice Firstimer'. The 'All Borrowers' section has a '[UNASSIGNED]' folder (with a green arrow pointing to it) and two document types: 'LOCK CONFIRMATION DOCUMENT' and 'PURCHASE AGREEMENT'. Each document type has a 'Comments' link, a 'Drag & Drop files here or' prompt, and a 'Browse for files' button. The 'Alice Firstimer' section has a 'CREDIT REPORT' document type with similar upload options. The 'Browse for files' button for the 'PURCHASE AGREEMENT' is highlighted with a yellow bar.

How to Submit a Business Purpose Loan

Required Documents



Once all minimum required documents have been uploaded, the **Documents** tab will have an orange checkmark.

Alice Firstimer
17655 Test St, Phoenix, AZ, 85010
01 - TEST COMPANY

Submission Steps

✓ Loan Summary

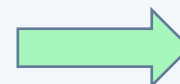
✓ Commercial Form >

✓ Order/ Reissue Credit

✓ Pricing v

Product Pricing & Lock
Request Guideline Exception

✓ Documents



How to Submit a Business Purpose Loan

Sending Disclosures



Navigate to **Send Disclosures** tab (this will be a skinny pack), and then click on the **Send Disclosures** button.

The screenshot displays the Champions Funding web application interface. At the top, a dark blue navigation bar contains links: Welcome, Pipeline, Add New Loan, Esign (with a red '88' badge), Quick Pricer, and Contact Support. Below this, the left sidebar shows the 'Alice Firstimer' loan profile with address '15655 Test St, Phoenix, AZ, 85010' and company '01 - TEST COMPANY'. Under 'Submission Steps', several items are checked: Loan Summary, Commercial Form, Order/ Reissue Credit, Pricing, Product Pricing & Lock, Request Guideline Exception, Documents, and 'Send Disclosures' (which is highlighted with a green arrow). The main content area is titled 'Send Disclosures' and shows loan details: Loan # 12512001247, Total Loan Amount \$200,000.00, Loan Program Accelerator DSCR 30 Yr Fixed, Loan Purpose Purchase, Occupancy Investor, Interest Rate 6.750%, DTI 0% / 0%, Term (Mos) 360, Mo. Pymt. (P&I) \$1,297.20, Amort. Type Fixed, Lock Status (locked icon), Loan Status Registered, and Exception Status. A green arrow points to a 'Send Disclosures' button in the top right. Below this, a warning message states: 'Warning Don't forget to send disclosures for Alice Firstimer'. A table below shows 'Package(s) | 0' with columns for SEND DATE/TIME, PACKAGE STATUS, and SIGNING STATUS.

How to Submit a Business Purpose Loan

Sending Disclosures



Click the **Next** button.

| | | | | | | | | |
|-------------------|------------------------------|---------------|----------|-----------------|------------|------------------|------------|--|
| Loan # | 12512001247 | Loan Purpose | Purchase | Term (Mos) | 360 | Lock Status: | | |
| Total Loan Amount | \$200,000.00 | Occupancy | Investor | Mo. Pymt. (P&I) | \$1,297.20 | Loan Status: | Registered | |
| Loan Program | Accelerator DSCR 30 Yr Fixed | Interest Rate | 6.750% | Amort. Type | Fixed | Exception Status | | |
| | | DTI | 0% / 0% | | | | | |

| | DOCUMENT TITLE | SIGNATURE TYPE | DOCUMENT TYPE |
|---|--|----------------|---------------|
| ⋮ | Commercial Loan Application | eSignable | eDisclosure |
| ⋮ | Borrower's Certification & Authorization | eSignable | eDisclosure |
| ⋮ | Borrower Certification and Authorization BPL | eSignable | Custom Form |
| ⋮ | Low Income Incentive Program | Informational | Custom Form |
| ⋮ | Champions funding LLC Disability Incentive Program | eSignable | eDisclosure |
| ⋮ | Social Security Administration Authorization | eSignable | eDisclosure |
| ⋮ | USA Patriot Act Information Disclosure | eSignable | eDisclosure |
| ⋮ | Notice of Right to Request a ROV | eSignable | Custom Form |
| ⋮ | Notice of Right to Recieve Copy of Written Appraisal/Valuation | eSignable | eDisclosure |
| ⋮ | Wire Fraud Risk Notice | eSignable | Custom Form |
| ⋮ | IRS 4506C - Request for Transcript of Tax Return | eSignable | Standard Form |
| ⋮ | Privacy Policy - Affiliate Opt Out | Informational | Standard Form |
| ⋮ | IRS 4506C - Request for Transcript of Tax Return_2 | eSignable | Standard Form |

CancelBackNext

How to Submit a Business Purpose Loan

Sending Disclosures



Then click the **Send** button.

| | | | |
|--|---------------------------|---------------------------------------|---------------------------|
| Scheduled Fulfillment Date 12 / 11 / 2025 | | LE Application Date 12 / 08 / 2025 | |
| Shipping From | | Shipping To | |
| Name Champions Funding, LLC | Phone (888) 888 - 8888 | Name Alice Firstimer | Phone (602) 733 - 7891 |
| Street Address 365 East Germann Road, Suite 140 | | Street Address 9991 Warford Street | |
| City Gilbert | State AZ | Zip code 85297 | |
| City Dawson | State IA | Zip code 50066 | |
| | | Cancel Back Send | |




How to Submit a Business Purpose Loan

Sending Disclosures



Once disclosures have been sent, you will get a pop-up asking you to sign the commercial loan app. Please click the **Yes** button to avoid any delays.

6.750% DTI 0% / 0% Amort. Type



Success!

Your package was sent successfully.

This package includes one or more documents that you must eSign before you can retrieve the borrower-signed documents. As a result, it is recommended that you sign prior to the borrowers.

Click **Yes** to eSign your documents now or **No** to eSign later.

You can eSign later by using the link in the email sent previously during the package creation which will take you to a secure website where you can eSign

Originator eSignable Documents:

- Commercial Loan Application

A green arrow points to the 'Yes' button.

How to Submit a Business Purpose Loan

Submit Loan



Navigate to the **Submit Loan** tab.

A screenshot of a web application interface showing the submission steps for a loan. At the top, the user's name 'Alice Firstimer' is displayed in a blue box, followed by their address '15655 Test St, Phoenix, AZ, 85010' and company '01 - TEST COMPANY'. Below this is a section titled 'Submission Steps' in a dark blue header. The steps listed are: 'Loan Summary' (checked, highlighted in light blue), 'Commercial Form' (checked, with a right arrow), 'Order/ Reissue Credit' (checked), 'Pricing' (checked, with a down arrow), 'Product Pricing & Lock' (unchecked), 'Request Guideline Exception' (unchecked), 'Documents' (checked), 'View Disclosures' (checked), and '7: Submit Loan' (highlighted in green with a green arrow pointing to it from the left).

Alice Firstimer
15655 Test St, Phoenix, AZ, 85010
01 - TEST COMPANY

Submission Steps

- ✓ Loan Summary
- ✓ Commercial Form >
- ✓ Order/ Reissue Credit
- ✓ Pricing v
- Product Pricing & Lock
- Request Guideline Exception
- ✓ Documents
- ✓ View Disclosures
- 7: Submit Loan**

How to Submit a Business Purpose Loan

Submit Loan



Click the **Confirm** button. Your loan has been submitted and is now in set-up status.

Alice Firstimer
15655 Test St, Phoenix, AZ, 85010
01 - TEST COMPANY

Submission Steps

- ✓ Loan Summary
- ✓ Commercial Form
- ✓ Order/ Reissue Credit
- ✓ Pricing
- Product Pricing & Lock
- Request Guideline Exception
- ✓ Documents
- ✓ View Disclosures
- Submit Loan**
- Fee Break-down
- Order Appraisal
- Conversation Log
- Contact Support

| | | | | | | | | |
|-------------------|------------------------------|---------------|----------|-----------------|------------|------------------|------------|--|
| Loan # | 12512001247 | Loan Purpose | Purchase | Term (Mos) | 360 | Lock Status: | | |
| Total Loan Amount | \$200,000.00 | Occupancy | Investor | Mo. Pymt. (P&I) | \$1,297.20 | Loan Status: | Registered | |
| Loan Program | Accelerator DSCR 30 Yr Fixed | Interest Rate | 6.750% | Amort. Type | Fixed | Exception Status | | |
| | | DTI | 0% / 0% | | | | | |

Submit Loan

Overview

| | | | | | | | |
|------------------|------------|-------------------|---|--------------------------|---|-----------------------|---|
| Application Date | 12/08/2025 | Submission Status | - | Initial Submit Loan Date | - | Last Submit Loan Date | - |
|------------------|------------|-------------------|---|--------------------------|---|-----------------------|---|

Borrower

| | | | |
|-------------------|-----------------------|-------------------|------------|
| First Name | Alice | First Name | - |
| Middle Name | - | Middle Name | - |
| Suffix | - | Suffix | - |
| Last Name | Firstimer | Last Name | - |
| Cell Phone Number | 602-733-7891 | Cell Phone Number | - |
| Email Address | annette@champstpo.com | Email Address | - |
| SSN | ###-##-9991 | SSN | ###-##-### |

Subject Property Address

| | | | |
|----------------|---------------|-----------------|------------------|
| Street Address | 15655 Test St | Property Type | Detached |
| City | Phoenix | Occupancy Type | NonOwnerOccupied |
| State | AZ | Number Of Units | 1 |
| Zip | 85010 | | |
| County | Maricopa | | |

Product & Pricing

Loan Details

Confirm

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Need help? Email Scenarios@ChampsTPO.com

How to Submit a Business Purpose Loan

Fee Breakdown



To view or print the fee breakdown, click on the **Fee Breakdown** tab.

Welcome

Pipeline

Add New Loan

Esign 88

Quick Pricer

Contact Support

Alice Firstimer

15655 Test St, Phoenix, AZ, 85010

01 - TEST COMPANY

Loan #

12512001247

Loan Purpose

Purchase

Term (Mos)

360

Total Loan Amount

\$200,000.00

Occupancy

Investor

Mo. Pymt. (P&I)

\$1,297.20

Loan Program

Accelerator DSCR 30 Yr Fixed

Interest Rate

6.750%

DTI

0% / 0%

Amort. Type

Fixed

Lock Status:

Setup

Loan Status:

Exception Status

Loan Summary

Commercial Form

Order/ Reissue Credit

Pricing

Product Pricing & Lock

Request Guideline Exception

Documents

View Disclosures

Fee Break-down

Fee Break-down

Print

Save

Fee Break-down

Underwriting Fees

\$1,495.00

Broker Fees

Broker Fees (%)

5.000

+

Broker Fees (\$)

=

Broker Fees Total (\$)

\$10,000.00

Seller Paid

Credit Report

Credit Company

CoreLogic Credco

Amount

150.00

How to Submit a Business Purpose Loan

Contact Support



If you have questions at any point during the submission process, please reach out to scenarios@champstpo.com or by clicking on **Contact Support** on the left side of your screen.

 Contact Support



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!

