



HERO 2.0 Broker Portal Training:

How to Submit a Consumer Purpose Loan



CHAMPIONS
FUNDING



Click topic and jump to a section.

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

- [Add a New Loan](#)
- [Order/Re-issue Credit](#)
- [Pricing](#)
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How to Submit a Consumer Purpose Loan

Add a New Loan



Login and click on **Add New Loan**, choose **Consumer** 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. A modal window titled 'What is the purpose of this loan?' is displayed, asking the user to help understand if the loan is for business or personal use. Two buttons are shown: 'Consumer (OO/2nd Home)' in orange and 'Business (NOO/Investment)' in dark blue. A green arrow points to the 'Add New Loan' link in the navigation bar, and another green arrow points to the 'Consumer' button. The background of the modal has a light blue and white geometric pattern.

How to Submit a Consumer Purpose Loan

Add a New Loan



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

Consumer 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

How to Submit a Consumer Purpose Loan

Add a New Loan



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

A screenshot of a web application interface for uploading a loan file. At the top right, there is a tab labeled 'Consumer Loan' with a person icon. The main heading is 'Upload Your Loan File'. Below it, it says 'Accepted formats: .xml'. A large dashed rectangular box contains the text 'Drag & drop or click to browse' with a file icon. Below this box, it says 'Uploaded: 12025120257.xml' in green. A red note at the bottom of the box states 'Only MISMO 3.4-compliant XML files are supported for loan creation.' At the bottom of the interface, there are two buttons: '← Back' on the left and 'Next →' on the right. A large green arrow points from the right side of the screen towards the 'Next →' button. A progress bar is visible at the very bottom of the interface.

How to Submit a Consumer Purpose Loan

Add a New Loan



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

Click the **Submit** button.

Consumer Loan

Select Contacts

Loan Officer

Organization

01 - TEST COMPANY

Loan Officer

TPO Loan Officer

Loan Processor

Organization

01 - TEST COMPANY

Loan Processor

TPO Loan Processor

← Back

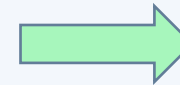
Submit

How to Submit a Consumer Purpose Loan

Add a New Loan



Click on **URLA 2020** and enter any missing information with an asterisk next to it.



Alice Firsttimer
1113 Sally Way, Aurora, CO, 80019 ⚠️
01 - TEST COMPANY

Submission Steps

✓ Loan Summary

② URLA 2020 ▾

Additional Information

Lender Loan Info

Borrower Information

Employment & Income

Assets and Liabilities

Real Estate

Loan & Property

Government Monitoring

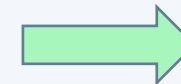
Continuation

How to Submit a Consumer Purpose Loan

Add a New Loan



Once all required fields have been entered, an orange check box will appear.



Submission Steps	
<input checked="" type="checkbox"/>	Loan Summary
<input checked="" type="checkbox"/>	URLA 2020 ▼
Additional Information	
Lender Loan Info	
Borrower Information	
Employment & Income	
Assets and Liabilities	
Real Estate	
Loan & Property	
Government Monitoring	
Continuation	

How to Submit a Consumer 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 loan management interface. At the top is a dark blue navigation bar with links: Welcome, Pipeline, Add New Loan, **Esign 88**, Quick Pricer, and Contact Support. Below this, the left sidebar shows the user profile for 'Alice Firstimer' (17655 Test St, Phoenix, AZ, 85010, 01 - TEST COMPANY) and a 'Submission Steps' list with 'Loan Summary' and 'URLA 2020' checked, and 'Order/ Reissue Credit' highlighted with a yellow bar and a green arrow pointing to it. The main content area shows loan details for Loan # 12512001248, Total Loan Amount \$200,000.00, and Loan Program N/A. It also displays loan purpose (Purchase), occupancy (Primary Residence), interest rate (8.750%), DTI (N/A), term (360 months), monthly payment (\$1,573.40), and amortization type (Fixed). The lock status is 'Loan Created'. Below the details, there's a 'Dual AUS' section with an 'AUS Preference' dropdown menu set to 'No Preference'. On the right, there are two buttons: 'Order Underwriting' and 'Order Credit', with a green arrow pointing to the 'Order Credit' button.

Loan #	12512001248	Loan Purpose	Purchase	Term (Mos)	360	Lock Status:	Loan Created
Total Loan Amount	\$200,000.00	Occupancy	Primary Residence	Mo. Pymt. (P&I)	\$1,573.40	Loan Status:	
Loan Program	N/A	Interest Rate	8.750%	Amort. Type	Fixed	Exception Status	

Dual AUS

AUS Preference
No Preference

Order Underwriting Order Credit

How to Submit a Consumer 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 (button)
		IMPORT LIABILITIES

The screenshot shows a web form titled 'Order Credit Report'. At the top, there is a blue header bar with the title. Below the header, a message states: 'You must order credit for Alice Firstimer before AUS order can be placed.' The form is divided into three main sections: 'Credit Details', 'Report Details', and 'Provider Details'. In the 'Credit Details' section, 'Borrower Pair' is set to 'Alice Firstimer', 'Credit Provider' is 'Corelogic Credco (DU: 1, LPA: 8)', and the 'Re-issue Credit' radio button is selected. The 'Reference Number' is '123'. In the 'Report Details' section, 'Request Type' is 'Individual' and 'Report Type' is 'Tri-Merge'. In the 'Provider Details' section, 'User Name' is '4601639', 'Password' is masked with asterisks, 'BranchID' is empty, and the 'Save Login Information' checkbox is checked. A large green arrow points to the 'Re-issue Credit' button at the bottom right of the form.

How to Submit a Consumer 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

How to Submit a Consumer Purpose Loan

Order/Re-issue Credit



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

A screenshot of a web application interface. At the top, there is a dark blue navigation bar with three tabs: 'Welcome', 'Pipeline', and 'Add New L'. Below the navigation bar, the user's name 'Alice Firstimer' is displayed in a light blue box. Underneath the name, the address '17655 Test St, Phoenix, AZ, 85010' and the company '01 - TEST COMPANY' are listed. A section titled 'Submission Steps' contains a list of three items, each with an orange checkmark icon: 'Loan Summary', 'URLA 2020', and 'Order/ Reissue Credit'. The 'Order/ Reissue Credit' item is highlighted with a light blue background. A green arrow points from the left towards this highlighted item.

Welcome Pipeline Add New L		
Alice Firstimer		
17655 Test St, Phoenix, AZ, 85010		
01 - TEST COMPANY		
Submission Steps		
✓	Loan Summary	
✓	URLA 2020	>
✓	Order/ Reissue Credit	

How to Submit a Consumer Purpose Loan

Pricing



Navigate to the **Pricing** tab (if any updates need to be made, you must navigate back to the URLA 2020 screen).

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

Submission Steps

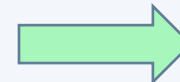
✓ Loan Summary

✓ URLA 2020 >

✓ Order/ Reissue Credit

4 Pricing ▼

Product Pricing & Lock



How to Submit a Consumer Purpose Loan

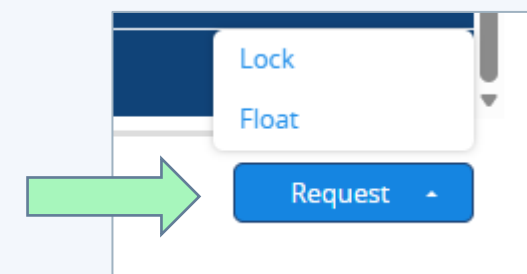
Pricing



Choose your rate and click on **Request**.

You may choose **Float** or **Lock**.

Eligible Product(s)						
Dec 8, 2025 12:32 PM PST						
Sort by Price: 100.000 ▼						
Ally 30 Yr Fixed						
Rate: 8.375% Final Price: 99.250 APOR: 6.220%						
	Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
<input type="checkbox"/>	8.125	98.750	\$1,484	-	1.250 (\$2,500)	30 ▼
<input type="checkbox"/>	8.250	99.000	\$1,502	-	1.000 (\$2,000)	30 ▼
<input type="checkbox"/> ☆	8.375	99.250	\$1,520	-	0.750 (\$1,500)	30 ▼
Ineligible Product(s)						

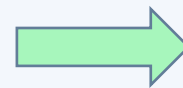


How to Submit a Consumer Purpose Loan

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

✓ URLA 2020 >

✓ Order/ Reissue Credit

✓ Pricing v

Product Pricing & Lock

Request Guideline Exception

How to Submit a Consumer 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.

The screenshot displays the loan submission interface for Alice Firstimer. The top section shows loan details: Loan # 12512001248, Total Loan Amount \$200,000.00, Loan Program Ally 30 Yr Fixed, Loan Purpose Purchase, Occupancy Primary Residence, Interest Rate 8.250%, DTI N/A, Term (Mos) 360, Mo. Pymt. (P&I) \$1,502.53, Amort. Type Fixed, Lock Status Registered, and Exception Status. The left sidebar lists submission steps, with 'Documents' highlighted and indicated by a green arrow. The main area shows a document upload section with a green arrow pointing to the '[UNASSIGNED]' folder. Below this, there are sections for 'All Borrowers' and 'Alice Firstimer', each containing a 'CREDIT REPORT' document that can be uploaded or browsed for.

Loan #	12512001248	Loan Purpose	Purchase	Term (Mos)	360	Lock Status:	Registered
Total Loan Amount	\$200,000.00	Occupancy	Primary Residence	Mo. Pymt. (P&I)	\$1,502.53	Loan Status:	Registered
Loan Program	Ally 30 Yr Fixed	Interest Rate	8.250% DTI N/A	Amort. Type	Fixed	Exception Status	

Submission Steps

- Loan Summary
- URLA 2020
- Order/ Reissue Credit
- Pricing
- Product Pricing & Lock
- Request Guideline Exception
- 5 Documents**
- Order Smart Fees
- LE Fee Management
- Send Disclosures and Submit
- Order Appraisal
- Conversation Log

Max attachment size is 200 MB. [View Supported Files.](#)

[Expand All](#) [Collapse All](#) [+ Add Document](#) [Print Fax Cover Sheet](#)

All Borrowers

Document Name	Comments	Drag & Drop files here or	Browse for files
[UNASSIGNED]			
LOCK CONFIRMATION DOCUMENT	Comments	Drag & Drop files here or	Browse for files
OTHER SERVICES	Comments	Drag & Drop files here or	Browse for files
PURCHASE AGREEMENT	Comments	Drag & Drop files here or	Browse for files

Alice Firstimer

Document Name	Comments	Drag & Drop files here or	Browse for files
CREDIT REPORT	Comments	Drag & Drop files here or	Browse for files

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
- ✓ URLA 2020 >
- ✓ Order/ Reissue Credit
- ✓ Pricing v
 - Product Pricing & Lock
 - Request Guideline Exception
- ✓ Documents

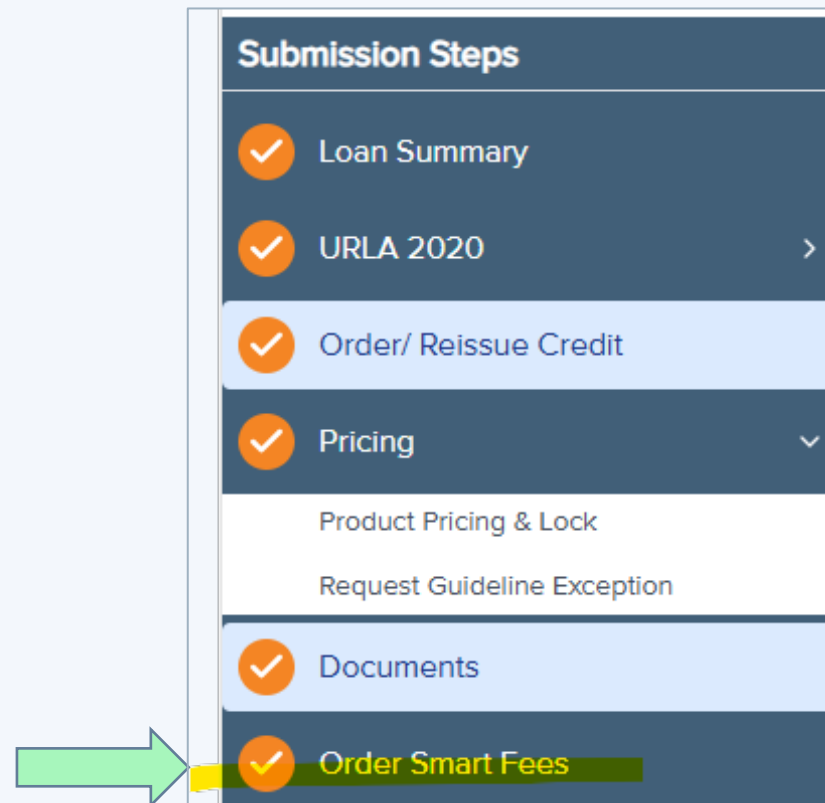
How to Submit a Consumer Purpose Loan

Smart Fees



Smart Fees will automatically run after you upload your documents and will pull in fees from the nearest settlement provider to the subject property.

The **Order Smart Fees** tab will have an orange checkmark once complete.



How to Submit a Consumer Purpose Loan

Smart Fees



If you choose to change the provider, click on the **Order Smart Fees** tab and then click on the **Order Service** button.

Andy America & Amy America
1234 California Street, Mountain View, CA, 94040
01 - TEST COMPANY

Submission Steps

✓ Loan Summary

✓ URLA 2020

✓ Order/ Reissue Credit

✓ Pricing

Product Pricing & Lock

Request Guideline Exception

✓ Documents

✓ Order Smart Fees

Loan #
12512001257

Total Loan Amount
\$250,400.00

Loan Program
Ally 30 Yr Fixed

Loan Purpose
Cash-Out Refinance

Occupancy
SecondHome

Interest Rate
8.375%

DTI
N/A

Term (Mos)
360

Mo. Pymt. (P&I)
\$1,903.22

Amort. Type
Fixed

Lock Status:
Loan Status:
Exception Status

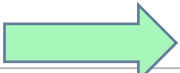
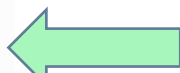
Registered

ORDER SERVICE

Service Orders | 1 Service

▼ Category

▶ Closing Fees



How to Submit a Consumer Purpose Loan

Smart Fees



A pop-up will appear. Under Categories, click on **Closing Fees**, under Providers, click on **Corelogic Smartfees**. Click the **Next** button.

The screenshot displays a web application for loan submission. At the top, a header bar contains loan details: 'Andy America & Amy America' (with address and company), 'Loan # 12512001258', 'Total Loan Amount \$250,400.00', 'Loan Program Ally 30 Yr Fixed', 'Loan Purpose Cash-Out Refinance', 'Occupancy SecondHome', 'Interest Rate 8.375%', 'DTI N/A', 'Term (Mos) 360', 'Mo. Pymt. (P&I) \$1,903.22', 'Amort. Type Fixed', 'Lock Status: Not submitted', and 'Exception Status'. Below the header is a 'Submission Steps' sidebar with items like 'Loan Summary', 'URLA 2020', 'Order/ Reissue Credit', 'Pricing', 'Documents', 'Order Smart Fees' (highlighted with a blue circle), 'LE Fee Management', 'Send Disclosures and Submit', 'Order Appraisal', and 'Contact Support' (with a question mark icon). The main area shows 'Service Orders | 1 Service' with a 'Category' dropdown set to 'Closing Fees' and a status of 'Not Started'. An 'ORDER HISTORY' link is visible. A 'Next' button is at the bottom right of the sidebar. A large 'Order Service' pop-up is centered, containing a 'Categories' list with 'Closing Fees' selected and a 'Providers' list with 'CoreLogic SmartFees' selected and checked. A green arrow points to the 'Next' button in the pop-up.

How to Submit a Consumer Purpose Loan

Providers



If you want to search for a different provider, click **Select Provider**. Select Provider for both Title Insurance and Settlement Services.

Title and Closing Services			
Title Insurance	First American Title Company		\$625.00
	Details Remove Select Provider ▶	←	
Settlement Services	First American Title Company		\$1,315.00
	Details Remove Select Provider ▶	←	

How to Submit a Consumer Purpose Loan

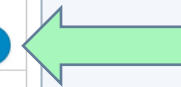
Providers



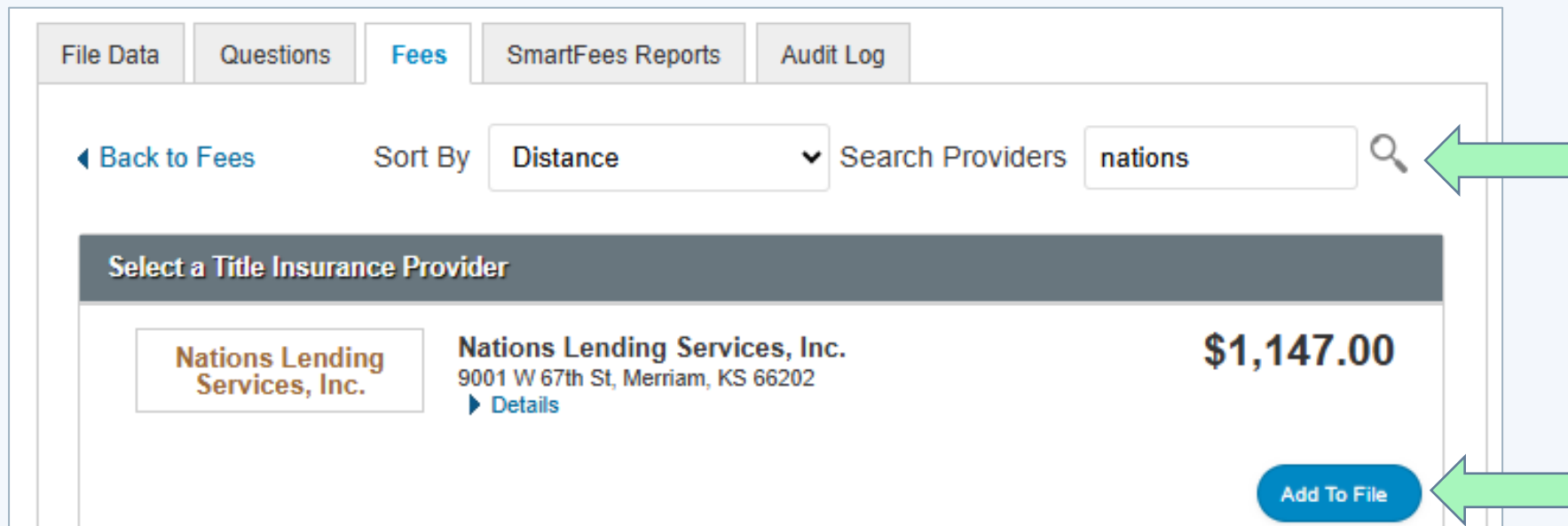
This will take you to the list of other providers.

If chosen, click the **Add to File** button.


Change Location ▶ Details			Add To File
Old Republic Title Co	Old Republic Title Co 167 South San Antonio Road, 1st Floor, Los Altos, CA 94022 Change Location ▶ Details	\$1,147.00	Add To File
Orange Coast Title Company	Orange Coast Title Company ALTA ID: 1125720 10275 N. DeAnza Blvd. Ste 150, Cupertino, CA 95014 Change Location ▶ Details	\$1,147.00	Add To File
CornerStone Title Company	CornerStone Title Company 19330 Stevens Creek Blvd, Cupertino, CA 95014 Change Location ▶ Details	\$800.00	Add To File
WFG National Title Insurance Company	WFG National Title Insurance Company 2860 Zanker Road, Suite 203, San Jose, CA 95134 ▶ Details	\$575.00	Add To File
Stewart Title of California, Inc.	Stewart Title of California, Inc. ALTA ID: 0004739 901 Campisi Way Suite 100, Campbell, CA 95008 Change Location ▶ Details	\$886.00	Add To File
WFG National Title Insurance Company	WFG National Title Insurance Company 2105 S. Bascom Avenue, Suite 100, Campbell, CA 95008 ▶ Details	\$575.00	



Or you can manually search for a Provider using the search box. If chosen, click the **Add to File** button.



File Data Questions **Fees** SmartFees Reports Audit Log

[◀ Back to Fees](#) Sort By **Distance** Search Providers 

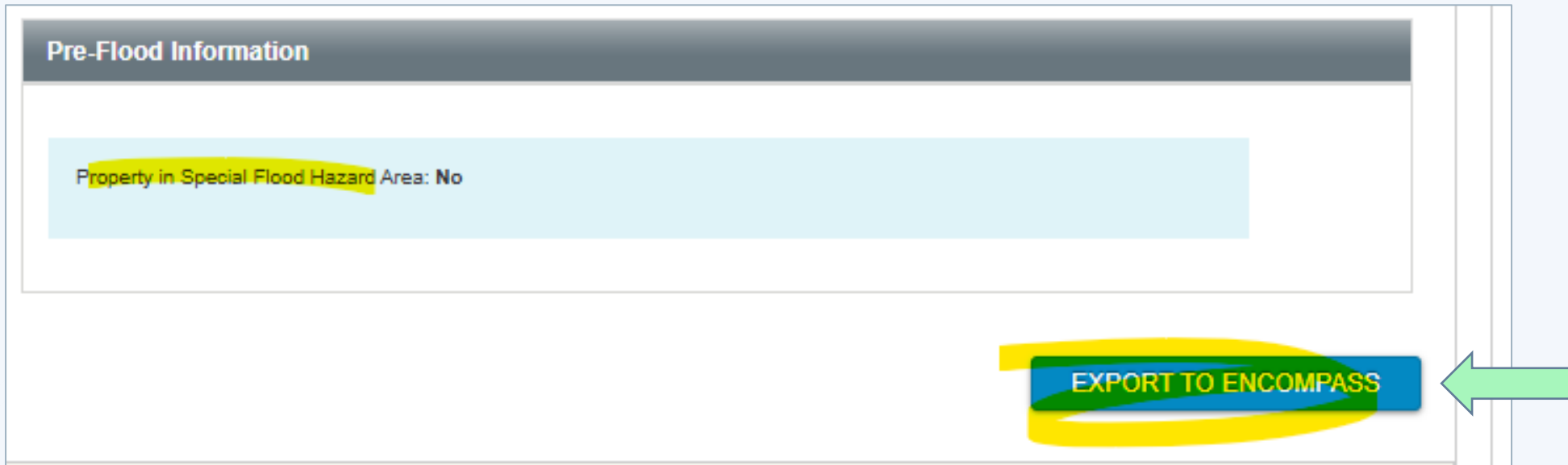
Select a Title Insurance Provider

Nations Lending Services, Inc.	Nations Lending Services, Inc. 9001 W 67th St, Merriam, KS 66202 ▶ Details	\$1,147.00
---------------------------------------	---	-------------------

[Add To File](#)

Once you have made your selections, click the **Export to Encompass** button.

Tip: Flood indicator will also be processed.



Pre-Flood Information

Property in Special Flood Hazard Area: No

EXPORT TO ENCOMPASS

How to Submit a Consumer Purpose Loan

Exporting to Encompass



A new pop-up will appear, click the **Continue Export** button.

Encompass - SmartFees Comparison

Encompass - SmartFees Comparison

[Show Instructions](#)

Display Options : ☒ Show all fees ☐ Show only changed fees

Lender Selected Services

Line#	Fee Name	Current Encompass Values Provider Name	Borrower Fee	Seller Fee	Fee Name	ClosingCorp SmartFees Values Provider Name	Borrower Fee	Seller Fee	Accept
804	Appraisal Fee	Champions Funding Appraisal Fees	\$950.00		Appraisal Fee	Champions Funding Appraisal Fees	\$950.00		<input checked="" type="checkbox"/>

Title and Closing Services

Line#	Fee Name	Current Encompass Values Provider Name	Borrower Fee	Seller Fee	Fee Name	ClosingCorp SmartFees Values Provider Name	Borrower Fee	Seller Fee	Accept
1101		First American Title Company				First American Title Company			<input checked="" type="checkbox"/>
1102	Settlement Fee	First American Title Company	\$685.00		Settlement Fee	First American Title Company	\$685.00		
1102-D	Courier/Messenger Fees	First American Title Company	\$150.00		Courier/Messenger Fees	First American Title Company	\$150.00		
1102-E	Disbursement Fee	First American Title Company	\$100.00		Disbursement Fee	First American Title Company	\$100.00		
1102-F	Document Preparation Fees	First American Title Company	\$50.00		Document Preparation Fees	First American Title Company	\$50.00		
1102-G	E-Doc Fee	First American Title Company	\$50.00		E-Doc Fee	First American Title Company	\$50.00		
1102-H	Notary Fees	First American Title Company	\$175.00		Notary Fees	First American Title Company	\$175.00		
1104	Lender's Title Insurance	First American Title Company	\$625.00		Lender's Title Insurance	First American Title Company	\$625.00		

Navigate to LE fee management, you will need to enter your processing fee if applicable, confirm your compensation is accurate and discount points are what were expected.

Additional tips:

- If you choose to use our smart fees, once you upload your titles fee sheet, it will be disclosed on the next disclosure.
- Credit report fee is defaulted to \$150, this is editable.
- Lender fees are not editable, 2nd appraisal fee will default if applicable based on product and loan amount.

How to Submit a Consumer Purpose Loan

Escrows



If escrows are being impounded, **Number of Months** must be entered.

	Paid To Name	Monthly Amount		Number of Months		Total Amount
Homeowner's Ins Premium	<input type="text"/>	<input type="text" value="\$65.00"/>	X	<input type="text"/>	=	<input type="text" value="\$0.00"/>
Flood Insurance	<input type="text"/>	<input type="text" value="\$"/>	X	<input type="text"/>	=	<input type="text" value="\$0.00"/>
Property Taxes	<input type="text"/>	<input type="text" value="\$235.00"/>	X	<input type="text"/>	=	<input type="text" value="\$0.00"/>

Section H is open to disclose any borrower chosen services. (cannot be settlement costs)

Be sure to click **Save**.

If any additional fees need to be entered, please reach out to scenarios@champstpo.com

Loan Estimate Fee Management

Request Title/Closing FeesSave

Paid To Name

USDA Annual Fee

\$

X

=

\$0.00

H. Other

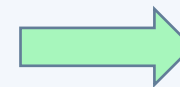
Total: \$1,131.00

	Paid To Name	Amount
Owner's Title Insurance	Empower Title, LLC	\$1,131.00
Commission		\$
Commission		\$

+ Additional Fee Item

Navigate to the **Send Disclosures and Submit** tab.

Submission Steps	
✓	Loan Summary
✓	URLA 2020 >
✓	Order/ Reissue Credit
✓	Pricing >
✓	Documents
✓	Order Smart Fees
7	LE Fee Management
8	Send Disclosures and Submit



How to Submit a Consumer Purpose Loan

Sending Disclosures



Click on the [Send Disclosures](#) button.

Loan #	12512001258	Loan Purpose	Cash-Out Refinance	Term (Mos)	360	Lock Status:		
Total Loan Amount	\$250,400.00	Occupancy	SecondHome	Mo. Pymt. (P&I)	\$1,903.22	Loan Status:	Registered	
Loan Program	Ally 30 Yr Fixed	Interest Rate	8.375% DTI N/A	Amort. Type	Fixed	Exception Status		

Send Disclosures

Warning Don't forget to send disclosures for Andy America & Amy America

Package(s) | 0

SEND DATE/TIME	PACKAGE STATUS	SIGNING STATUS
----------------	----------------	----------------

How to Submit a Consumer Purpose Loan

Sending Disclosures



Choose the first option and click the **Next** button.

Plan Code

Loan type Conventional x Amortization type Fixed x Lien position FirstLien x CLEAR

	INVESTOR	DESCRIPTION	PLAN CODE	ENCOMPASS PLAN ID	ORDER TYPE	LOAN TYPE	LIEN POSITION	AMORTIZATION TYPE	BALLOON	INTEREST ONLY
<input checked="" type="radio"/>	Generic	All Fixed Rate Conventional 1st Lien Loans		00000001	Both	Conventional	FirstLien	Fixed	No	No
<input type="radio"/>	Generic	TX Home Equity Fixed First 50(a)(6) (FNMA)		00000076	Both	Conventional	FirstLien	Fixed	No	No

Cancel Next

How to Submit a Consumer Purpose Loan

Sending Disclosures



The system will begin generating disclosures, click the **Next** button.

	DOCUMENT TITLE	SIGNATURE TYPE	DOCUMENT TYPE
⋮	Credit Score Disclosure Exception for Loans Secured by One to Four Units of Residential Real Property_2	Informational	eDisclosure
⋮	Supplemental Consumer Information Form	Informational	eDisclosure
⋮	Supplemental Consumer Information Form_2	Informational	eDisclosure
⋮	CA CCPA	Informational	Custom Form
⋮	Social Security Administration Authorization	eSignable	eDisclosure
⋮	Mortgage Fraud is Investigated by the FBI	eSignable	eDisclosure
⋮	Fair Credit Reporting Act	eSignable	eDisclosure
⋮	Equal Credit Opportunity Act Notice	eSignable	eDisclosure
⋮	USA Patriot Act Information Disclosure	eSignable	eDisclosure
⋮	CA Addendum to Residential Mortgage Loan Application - Notice of Separate Credit/Account	eSignable	eDisclosure
⋮	CA Hazard Insurance Authorization, Requirements and Disclosure	eSignable	eDisclosure
⋮	CA Loan Impound Disclosure and Waiver	eSignable	eDisclosure
⋮	CA Machine Copies Notice	eSignable	eDisclosure
⋮	CA Notice to Home Loan Applicant	eSignable	eDisclosure
			Cancel Back Next



How to Submit a Consumer Purpose Loan

Sending Disclosures



Ensure all information looks accurate and then click on the **Send** button.

<input type="checkbox"/>	RECIPIENT TYPE	FULL NAME	EMAIL *	PHONE	MESSAGE TO RECIPIENT	CONSENT STATUS
<input checked="" type="checkbox"/>	Borrower	Andy America	<input type="text" value="andy.a@fanniemae.com"/>	<input type="text" value="M: 508-333-2211"/> <input type="button" value="v"/>	EDIT MESSAGE	<input type="checkbox"/> Not Sent
<input checked="" type="checkbox"/>	Borrower	Amy America	<input type="text" value="amy.a@fanniemae.com"/>	<input type="text" value="M: 508-777-6644"/> <input type="button" value="v"/>	EDIT MESSAGE	<input type="checkbox"/> Not Sent
<input checked="" type="checkbox"/>	Originator	TPO Loan Officer	<input type="text" value="testtpolo@champstpo.com"/>	<input type="text" value="W: 888-888-8888"/> <input type="button" value="v"/>	EDIT MESSAGE	N/A

Fulfillment

Scheduled Fulfillment Date

LE Application Date

Shipping From

Name

Phone

Street Address

City

State

Zip code

Shipping To

Name

Phone

Street Address

City

State

Zip code

A large green arrow pointing from the right towards the 'Send' button in the bottom right corner of the form.

How to Submit a Consumer Purpose Loan

Sending Disclosures



The system will prompt the LO, to sign the 1003, to avoid any delays, please click the **Yes** button to sign.

Your loan will automatically move to the set-up milestone. Nothing further is needed from you at this time.

A screenshot of a web application interface showing a success message. At the top, there are labels: 'te', '8.375%', 'DTI', 'N/A', and 'Amort. Type'. The main content area features a green checkmark icon inside a circle, followed by the text 'Success!' and 'Your package was sent successfully.' Below this, a paragraph states: '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.' Another line says: 'Click **Yes** to eSign your documents now or **No** to eSign later.' A third paragraph explains: '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'. Under the heading 'Originator eSignable Documents:', there is a bulleted list: '• 1003 - URLA' and '• Uniform Residential Loan Application (2020)'. At the bottom right, there are two buttons: 'No' and 'Yes'. A green arrow points to the 'Yes' button from the right side of the screen.

How to Submit a Consumer 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!

