



HERO 2.0 Broker Portal Training:

How to Submit a TBD



How to Submit a TBD

Add New Loan



Welcome Pipeline **Add New Loan** Esign 16 Wholesale Quick Pricer NEW! Guidelines & Matrices Forms Broker Training Contact Support

Pipeline

Channel All View My Loans Loan Status Current


<input type="checkbox"/>	<input type="checkbox"/>	BROKER UNREAD MESSAGE COUNT	BORROWER NAME	LOAN #	OCCUPANCY TYPE	SUBJECT PROPERTY ADDRESS	SUBJECT PROPERTY CITY	SUBJECT PROPERTY STATE	SUBJECT PROPERTY ZIP	LOCK STATUS	RATE LOCK EXPIRES	LOAN AMT	DATE FILE STARTED
<input type="checkbox"/>	<input type="checkbox"/>	0	Firsttimer, Alice	12602003742	OwnerOccupied	29655 Test St	Phoenix	AZ	85010	NotLocked		\$300,000.00	02/18/2026
<input type="checkbox"/>	<input type="checkbox"/>	0	Firsttimer, Alice	12603004782	NonOwnerOccupied	38 Trumbull Rd	WATERFORD	CT	06385	NotLocked		\$420,000.00	03/02/2026
<input type="checkbox"/>	<input type="checkbox"/>	0	Firsttimer, Alice	12602002850	OwnerOccupied	10655 Birch St	Phoenix	AZ	85010	NotLocked		\$300,000.00	02/09/2026
<input type="checkbox"/>	<input type="checkbox"/>	0	Firsttimer, Alice	12603007300	OwnerOccupied	29655 Test St	Phoenix	AZ	85010	NotLocked		\$300,000.00	03/30/2026
<input type="checkbox"/>	<input type="checkbox"/>	0	Firsttimer, Alice	12603005460	OwnerOccupied	10655 Birch St	Phoenix	AZ	85010	NotLocked		\$300,000.00	03/10/2026

Log into the **HERO 2.0 Portal**, and click on **Add New Loan** in the top navigation bar.

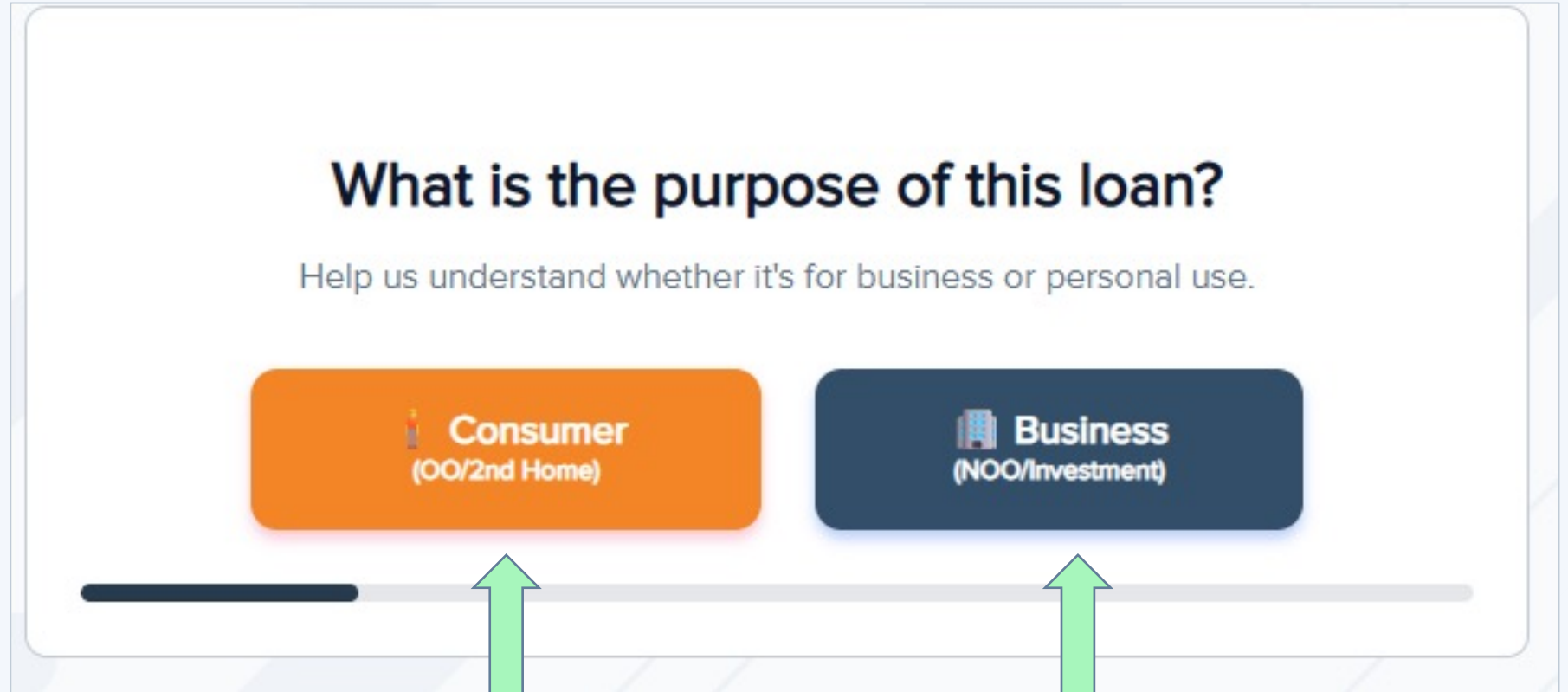
Choose **Consumer** or **Business** as the purpose of loan.

What is the purpose of this loan?

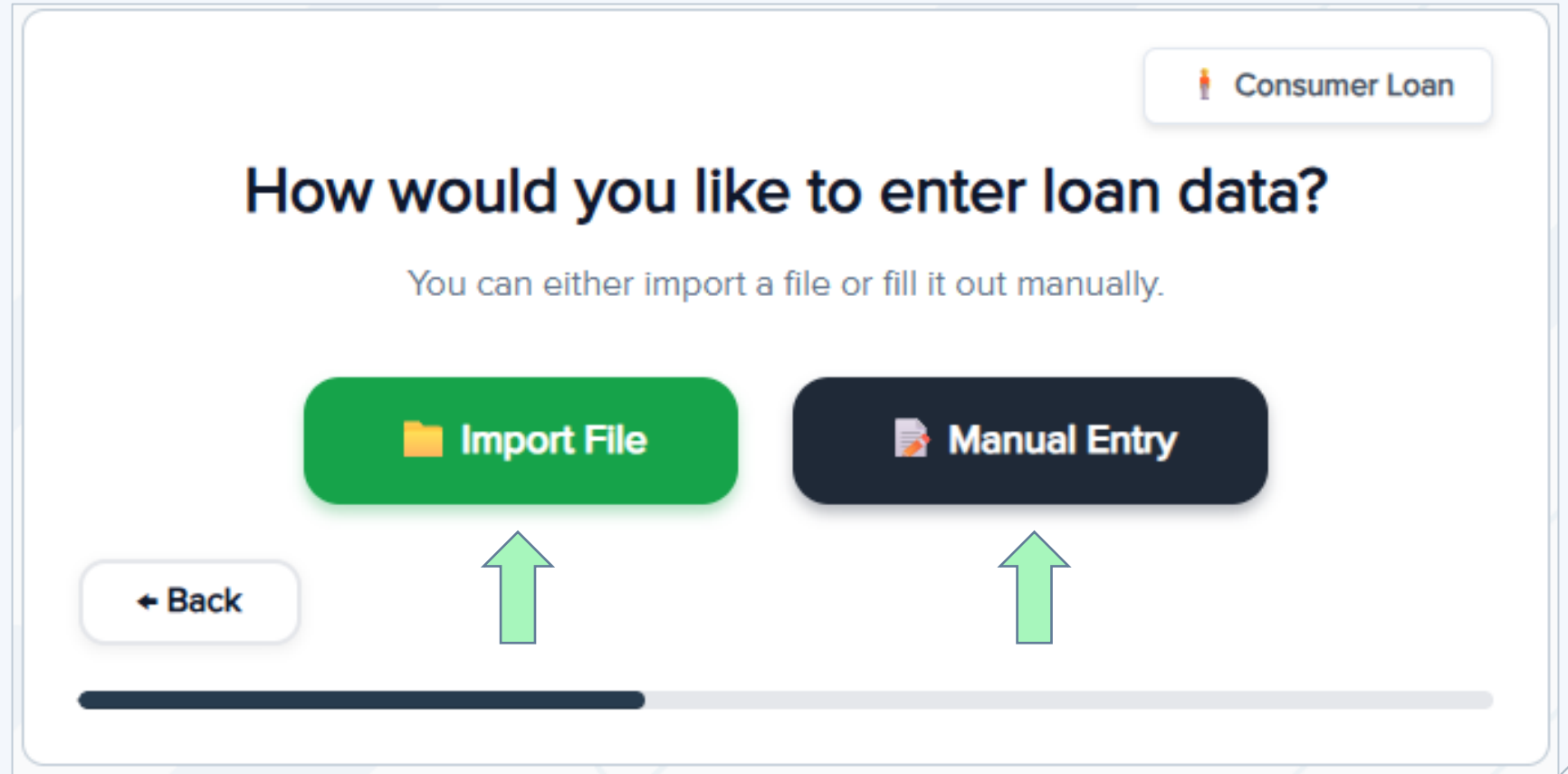
Help us understand whether it's for business or personal use.

 **Consumer**
(OO/2nd Home)

 **Business**
(NOO/Investment)



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

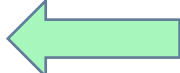
Manual Entry


← Back


Select your **Loan Officer** and **Loan Processor**, and then click **Submit**.


 Consumer Loan

Select Contacts

Loan Officer 


TPO Loan Officer 

Loan Processor 

TPO Loan Processor 

[← Back](#)

[Submit](#)



How to Submit a TBD

Add New Loan



Alice Firstimer
TBD, Chula Vista, CA, 91909
01 - TEST COMPANY

Loan # **12604008408**
Total Loan Amount **\$585,000.00**
Loan Program **N/A**

Loan Purpose **Purchase**
Occupancy **PrimaryResidence**
Interest Rate **9.375%** DTI **N/A**

Term (Mos) **360**
Mo. Pymt. (P&I) **\$4,865.73**
Amort. Type **Fixed**

Lock Status: **Loan Created**
Loan Status: **Loan Created**
Exception Status

Submission Steps

- Loan Summary
- URLA 2020**
- Additional Information
- Lender Loan Info
- Borrower Information
- Employment & Income
- Assets and Liabilities
- Real Estate
- Loan & Property
- Government Monitoring
- Continuation
- Order/ Reissue Credit
- Pricing
- Documents
- Order Smart Fees
- LE Fee Management

Additional Fields

Application Date *	Estimated Closing Date *	The Broker Selected Loan Product *	Credit Score for Decision Making
04/13/2026	05/13/2026	ALLY	
Citizenship Type (Borrower) *	Citizenship Type (Co-Borrower)	Does Foreign National Borrower have U.S. Credit?	Does Foreign National Co-Borrower have U.S. Credit?
US Citizen	Select an Option	Select an Option	Select an Option
Occupancy *	Documentation Type *	Income Verification Type *	Income Total Mo Income (Borr/Co-Borr)
Primary Residence	None	No Income/ No Employment	
Borr Funds to Close - Mos Resrv *	Fannie Mae Bottom Ratio	Asset Depletion	CDFI Eligible
9 months		Select an Option	Yes
Property Type *	Property Est Value *	Subject Property # Units *	Lender Fee Buyout
Detached	1,200,000	1	Select an Option
Loan Compensation Plan - Borrower/Lender Paid *	Borrower Paid Broker Fee % *	Impounds Required	Declining Market
Borrower Paid	2.500	Not Waived	Select an Option
Legal Entity Type	Short Term Rental	Investor Experience	Property Info Is Rural Area
Select an Option	Select an Option	Select an Option	Select an Option
Subject Property is a Condotel	Subject Property is a Non-Warrantable Project	Borr First Time Homebuyer	
Select an Option	Select an Option	No	

Navigate to **URLA 2020**, and fill out all required fields (anything with an asterisk next to it is required).

Once all required fields have been entered, the checkmark on the left-hand side will turn orange.



How to Submit a TBD

Order/Re-issue Credit



Alice Firstimer
TBD, Chula Vista, CA, 91909
01 - TEST COMPANY

Loan #	12604008408	Loan Purpose	Purchase	Term (Mos)	360	Lock Status:	
Total Loan Amount	\$585,000.00	Occupancy	PrimaryResidence	Mo. Pymt. (P&I)	\$4,865.73	Loan Status:	Loan Created
Loan Program	N/A	Interest Rate	9.375% DTI N/A	Amort. Type	Fixed	Exception Status:	

Submission Steps

- ✓ Loan Summary
- ✓ URLA 2020
- Additional Information
- Lender Loan Info
- Borrower Information
- Employment & Income
- Assets and Liabilities
- Real Estate
- Loan & Property
- Government Monitoring
- Continuation
- 3 Order/ Reissue Credit**

Dual AUS

Order Underwriting | **Order Credit**

AUS Preference
No Preference

Fannie Mae / DU	Freddie Mac / LPA
DU Recommendation -	LPA Risk Class -
CU Risk Score -	LPA Purchase Eligibility -
Appraisal Waiver Eligible -	Appraisal Waiver Eligible -

Navigate to the **Order/Re-issue Credit** screen and click on the **Order Credit** button.

How to Submit a TBD

Order/Re-issue Credit



Enter your **Credit Provider**, and click **Re-issue Credit**. Enter Credit Report **Reference Number** and enter **User Name** and **Password**.

Tip: Check the “Save Login Information” for future files.

Order Credit

1 Order Credit Report

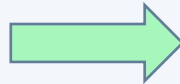
1 You must order credit for Alice Firstimer before AUS order can be placed.

Credit Details	Report Details	Provider Details
Borrower Pair * Alice Firstimer	Request Type * Individual	User Name * User Name
Credit Provider * Credit Provider	Report Type * Tri-Merge	Password * Password
<input type="radio"/> New Credit Report <input checked="" type="radio"/> Re-issue Credit		<input type="checkbox"/> Save Login Information
Reference Number Reference Number		Re-issue Credit IMPOSSIBILITIES

How to Submit a TBD

Order/Re-issue Credit

Once credit has been successfully re-issued, the check mark will turn orange on the left-hand side.



Submission Steps

- ✓ Loan Summary
- ✓ URLA 2020
- Additional Information
- Lender Loan Info
- Borrower Information
- Employment & Income
- Assets and Liabilities
- Real Estate
- Loan & Property
- Government Monitoring
- Continuation
- ✓ Order/ Reissue Credit

Dual AUS

Order Credit

1
Order Credit Report

Credit Details

Borrower Pair *
Alice Firstimer

Credit Provider *
Corelogic Credco (DU: 1, LPA: 8)

New Credit Report
 Re-issue Credit

Reference Number

Report Details

Request Type *
Individual

Report Type *
Tri-Merge

How to Submit a TBD

Pricing



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Loan # **12604008408**
Total Loan Amount **\$585,000.00**
Loan Program **N/A**

Loan Purpose **Purchase**
Occupancy **PrimaryResidence**
Interest Rate **9.375%** DTI **N/A**

Term (Mos) **360**
Mo. Pymt. (P&I) **\$4,865.73**
Amort. Type **Fixed**

Lock Status: **Loan Create**
Loan Status: **Loan Create**
Exception Status

Submission Steps

- ✓ Loan Summary
- ✓ URLA 2020
- ✓ Order/ Reissue Credit
- 4 Pricing **Product Pricing & Lock**
- Request Guideline Exception
- 5 Documents
- 6 Order Smart Fees
- 7 LE Fee Management
- 8 Send Disclosures
- 9 Submit Loan

Mode **Lock** Version **Today @ 08:45 AM** Channel **Wholesale**

LOAN SCENARIO

Loan Number 12604008408 **Property:** TBD **Borrower:** Firstimer
Purchase \$585000 LTV 65.00 CA - San Diego Single Family Primary 710 FICO -- DTI Ratio 9 Mo. of Reserves

SEARCH CRITERIA **Eligible Product(s)** Apr 13, 2026 9:19 AM PDT **Sort by Price: 100.000**

Lock Period 30 Day Lock Expires Wednesday, May 13th, 2026 **FHFA Loan Limit Year** 2025 Interest Only

	Rate	Price	P&I	P&I-MI	Credit / Cost	Lock Period
<input type="checkbox"/>	8.375	98.750	\$4,446	-	1.250 (\$7,312)	30
<input type="checkbox"/>	8.500	99.000	\$4,498	-	1.000 (\$5,850)	30
<input checked="" type="checkbox"/> ☆	8.625	99.250	\$4,550	-	0.750 (\$4,387)	30

Ineligible Product(s)

Navigate to the **Pricing** tab, and then **Product Pricing & Lock**. Choose a rate from the eligible product list.

How to Submit a TBD

Pricing



Once the rate has been chosen, click the **Request** button and then **Float**.

Loan Type

NonQM

Fixed Programs

40 Yr

30 Yr

15 Yr

ARM Programs

10 Yr

7 Yr

5 Yr

Accelerator ITIN 30 Yr Fixed
Activator 30 Yr Fixed
Activator ITIN 30 Yr Fixed
Ambassador DSCR 30 Yr Fixed
Super Jumbo 30 Yr Fixed
Accelerator DSCR 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: Ally 30 Yr Fixed at 8.625%

Lock

Float

Request

How to Submit a TBD

Documents



Alice Firstimer
TBD, Chula Vista, CA, 91909
01 - TEST COMPANY

Loan #	12604008408	Loan Purpose	Purchase	Term (mos)	360	Lock Status:	
Total Loan Amount	\$585,000.00	Occupancy	PrimaryResidence	Mo. Pymt. (P&I)	\$4,550.07	Loan Status:	Registered
Loan Program	Ally 30 Yr Fixed	Interest Rate	8.625% DTI N/A	Amort. Type	Fixed	Exception Status	

Submission Steps

- ✓ Loan Summary
- ✓ URLA 2020
- ✓ Order/ Reissue Credit
- ✓ Pricing
- Product Pricing & Lock
- Request Guideline Exception
- ✓ Documents**
- ✓ Order Smart Fees
- 7 LE Fee Management

Max attachment size is 200 MB. [View Supported Files.](#) [Expand All](#) [Collapse All](#) [+ Add Document](#) [Print Fax Cover Sheet](#)

All Borrowers

- ▶ [UNASSIGNED] [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](#)
- REGISTRATION CERTIFICATE** [Comments](#) [Drag & Drop files here or](#) [Browse for files](#)

Navigate to the **Documents** tab and upload any required documents.

How to Submit a TBD

Documents



Navigation: Welcome | Pipeline | Add New Loan | Esign **16** | Wholesale Quick Pricer | NEW! Guidelines & Matrices | Forms | Broker Training | Contact Support

Alice Firstimer
TBD, Chula Vista, CA, 91909
01 - TEST COMPANY

Loan #	12604008408	Loan Purpose	Purchase	Term (Mos)	360	Lock Status:	
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Submission Steps

- ✓ Loan Summary
- ✓ URLA 2020
- ✓ Order/ Reissue Credit
- ✓ Pricing
- Product Pricing & Lock
- Request Guideline Exception
- ✓ Documents
- ✓ Order Smart Fees**

Service Orders | 1 Service [ORDER SERVICE](#)

Category

- ▶ Closing Fees

Smart fees will automatically run and once completed. The checkmark on the left-hand side will turn orange under **Order Smart Fees**.

How to Submit a TBD

LE Fee Management



Alice Firstimer & Champions Funding LLC
TBD, Chula Vista, CA, 91909
01 - TEST COMPANY

Loan #	12604008408	Loan Purpose	Purchase	Term (Mos)	360	Lock Status:	
Total Loan Amount	\$585,000.00	Occupancy	PrimaryResidence	Mo. Pymt. (P&I)	\$4,550.07	Loan Status:	Registered
Loan Program	Ally 30 Yr Fixed	Interest Rate	8.625%	Amort. Type	Fixed	Exception Status:	

DTI: N/A

Submission Steps

- ✓ Loan Summary
- ✓ URLA 2020
- ✓ Order/ Reissue Credit
- ✓ Pricing
- ✓ Documents
- ✓ Order Smart Fees
- 7 LE Fee Management** ←

Loan Estimate Fee Management

[Request Title/Closing Fees](#) [Save](#)

Tax Service Fee		\$
Flood Certification Fee		\$
VA Funding Fee		\$
Appraisal Review Fee	Clear Capital	\$150.00
2nd Appraisal Fee		\$0.00
Homebuyer Course		\$99.00
Third Party Processing Fee		\$
HOA Questionnaire Fee		\$
VOE Fee		\$

Navigate to **LE Fee Management**. In this section, you may enter a processing fee.

How to Submit a TBD

LE Fee Management



G. Initial Escrow Payment at Closing				Total: \$13,350.00
	Monthly Amount		Number of Months	Total Amount
Homeowner's Ins.	<input type="text" value="\$250.00"/>	X	<input type="text" value="12"/>	= <input type="text" value="\$3,000.00"/>
Mortgage Ins.	<input type="text" value="\$"/>	X	<input type="text" value=""/>	= <input type="text" value="\$0.00"/>
Property Taxes	<input type="text" value="\$862.50"/>	X	<input type="text" value="12"/>	= <input type="text" value="\$10,350.00"/>
City Property Tax	<input type="text" value="\$"/>	X	<input type="text" value=""/>	= <input type="text" value="\$0.00"/>
Flood Insurance Reserve	<input type="text" value="\$"/>	X	<input type="text" value=""/>	= <input type="text" value="\$0.00"/>

.....
Paid To Name

You may also edit your taxes and insurance here.

How to Submit a TBD

Send Disclosures



Navigation: Welcome | Pipeline | Add New Loan | Esign **16** | Wholesale Quick Pricer | NEW! Guidelines & Matrices | Forms | Broker Training | Contact Support

Alice Firstimer & Champions Funding LLC
TBD, Chula Vista, CA, 91909
01 - TEST COMPANY

Loan #	12604008408	Loan Purpose	Purchase	Term (Mos)	360	Lock Status:	
Total Loan Amount	\$585,000.00	Occupancy	PrimaryResidence	Mo. Pymt. (P&I)	\$4,550.07	Loan Status:	Registered
Loan Program	Ally 30 Yr Fixed	Interest Rate	8.625%	Amort. Type	Fixed	Exception Status:	
		DTI	N/A				

Submission Steps

- ✓ Loan Summary
- ✓ URLA 2020
- ✓ Order/ Reissue Credit
- ✓ Pricing
- ✓ Documents
- ✓ Order Smart Fees
- 7 LE Fee Management
- 8 Send Disclosures**
- 9 Submit Loan

Send Disclosures

Warning Don't forget to send disclosures for Alice Firstimer & Champions Funding LLC

Package(s) | 0

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

Once all updates are made, navigate to the **Send Disclosures** tab and click on the **Send Disclosures** button on the right side.

How to Submit a TBD

Send Disclosures



Alice Firstimer & Champions Funding LLC
TBD, Chula Vista, CA, 91909
01 - TEST COMPANY

Loan # **12604008408**
Total Loan Amount **\$585,000.00**
Loan Program **Ally 30 Yr Fixed**

Loan Purpose **Purchase**
Occupancy **PrimaryResidence**
Interest Rate **8.625%** DTI **N/A**

Term (Mos) **360**
Mo. Pymt. (P&I) **\$4,550.07**
Amort. Type **Fixed**

Lock Status:
Loan Status: **Registered**
Exception Status

Borrower Information: Alice Firstimer and Champions LLC
Employment & Income
Assets and Liabilities
Real Estate
Loan & Property
Government Monitor
Continuation

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

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

How to Submit a TBD

Send Disclosures








A screenshot of a web form interface. The form area is mostly blank. At the bottom right of the form, there are three buttons: 'Cancel', 'Back', and 'Next'. The 'Next' button is highlighted with a yellow oval, and a green arrow points to it from the right side of the page.

Click the **Next** button again.

How to Submit a TBD

Send Disclosures



DOCUMENT TITLE	SIGNATURE TYPE	DOCUMENT TYPE
Borrower's Certification & Authorization, 2	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
 CA Notice to Home Loan Applicant, 2	eSignable	eDisclosure
 CA Anti-Coercion Insurance Disclosure	eSignable	eDisclosure
 CA Title Insurance Notice	eSignable	eDisclosure
 CA 3rd Party Request for NOD/Sale	eSignable	eDisclosure
 CA The Housing Financial Discrimination Act of 1977-FLN	eSignable	eDisclosure
 CA Important Privacy Choices For Consumers	eSignable	Standard Form
 IRS 4506C - Request for Transcript of Tax Return, 4	eSignable	Standard Form

Cancel Back **Next**



If you wish to view any of the documents being sent, you may click on the blue hyperlink.

Otherwise, click the **Next** button.

How to Submit a TBD

Send Disclosures



TPO Loan Officer: testtpolo@champstpo.com

when borrower does not access by [date]

Recipients

<input type="checkbox"/>	RECIPIENT TYPE	FULL NAME	EMAIL *	PHONE	MESSAGE TO RECIPIENT	CONSENT STATUS
<input checked="" type="checkbox"/>	Borrower	Alice Firstimer	annette@champstpo.com	M: 602-733-7891	EDIT MESSAGE	Not Sent
<input checked="" type="checkbox"/>	Borrower	Champions Funding LLC	annette@champstpo.com	M: 602-733-7891	EDIT MESSAGE	Not Sent
<input checked="" type="checkbox"/>	Originator	TPO Loan Officer	ranjeev@champstpo.com	W: 602-733-7891	EDIT MESSAGE	N/A

Fulfillment

Scheduled Fulfillment Date: 04 / 16 / 2026

LE Application Date: 04 / 13 / 2026

Shipping From		Shipping To	
Name	Phone	Name	Phone
Champions Funding, LLC	(602) 733 - 7891	Alice Firstimer	(602) 733 - 7891

[Cancel](#) [Back](#) [Send](#)

Click the **Send** button.

How to Submit a TBD

Send Disclosures



Alice Firstimer & Champions Funding LLC
TBD, Chula Vista, CA, 91909
01 - TEST COMPANY

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Loan Program	Ally 30 Yr Fixed	Interest Rate	8.625%	Amort. Type	Fixed	Exception Status	

DTI N/A

Send Disclosures

Running Home Counseling Provider Search

Package(s) | 1

	SEND DATE/TIME	PACKAGE STATUS	SIGNING STATUS
ⓘ	04/13/2026 9:38:34AM	✓ Sent	⚠ E-Sign Pending

- Order/ Reissue Credit
- Pricing
- Documents
- Order Smart Fees
- LE Fee Management
- View Disclosures
- Submit Loan

Once disclosures have been successfully sent, the checkmark will turn orange. You can then go to step 9 to **Submit Loan.**



How to Submit a TBD

Submit Loan



Alice Firstimer & Champions Funding LLC
3D, Chula Vista, CA, 91909
- TEST COMPANY

Loan #	12604008408	Loan Purpose	Purchase	Term (Mos)	360	Lock Status:	
Total Loan Amount	\$585,000.00	Occupancy	PrimaryResidence	Mo. Pymt. (P&I)	\$4,550.07	Loan Status:	Registered
Loan Program	Ally 30 Yr Fixed	Interest Rate	8.625%	Amort. Type	Fixed	Exception Status	

Submit Loan **Confirm**

Overview

Application Date	Submission Status	Initial Submit Loan Date	Last Submit Loan Date
04/13/2026	-	-	-

Borrower

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

Subject Property Address

Street Address	TBD	Property Type	Detached
City	Chula Vista	Occupancy Type	OwnerOccupied
State	CA	Number Of Units	1
Zip	91909		
County	San Diego		

Click the **Confirm** button and your loan will move into setup queue. If you need any assistance during the process, please feel free to reach out to Scenarios@ChampsTPO.com.

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!

