

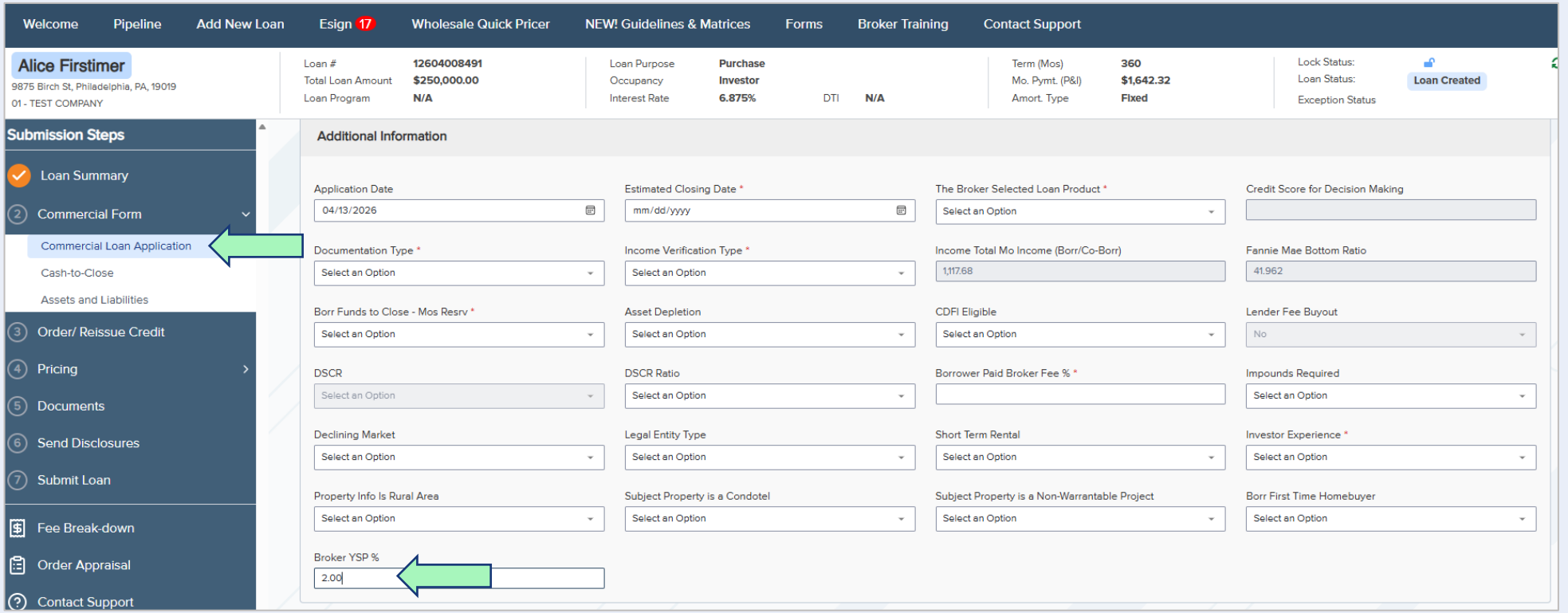
HERO 2.0 Broker Portal Training:

Broker YSP

VICTORY
WHOLESALE LOANS

Broker YSP Commercial Loan Application

VICTORY WHOLESALE LOANS



On the commercial loan application, you will enter the amount of YSP desired at the time of submission.

Note: For internal viewing only: this does not get disclosed on the commercial loan application; however, it will appear on the broker confirmation. Any reference to YSP will be hidden on the non-broker confirm.

© 2026 Champions Funding, LLC | For mortgage professional use only

Champions Funding, LLC, DBA Victory Wholesale Loans. NMLS ID #2254210. Equal Housing Opportunity.

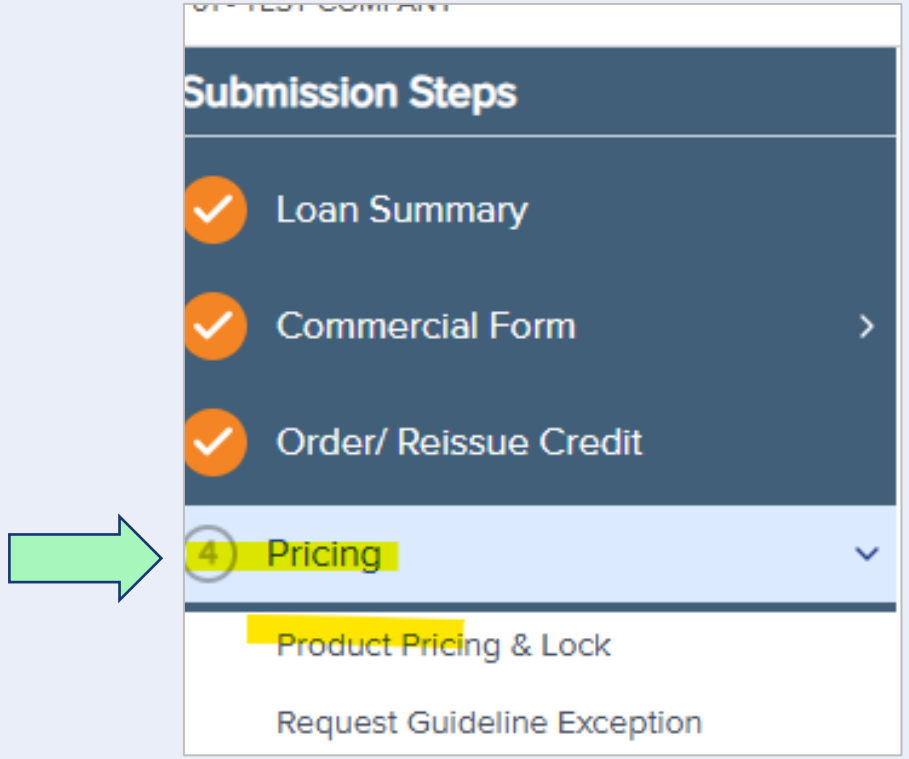
Broker YSP **Price a Loan**

VICTORY
WHOLESALE LOANS

We suggest you price the loan first without YSP entered to view the loan's baseline pricing.

Notes:

- YSP and lender credits are treated separately. YSP goes to the broker, and lender credit goes to the borrower.
- Broker lock confirmation will show as an LLPA (hit to price) and will also show in Broker YSP in the pricing breakdown.



© 2026 Champions Funding, LLC | For mortgage professional use only

Champions Funding, LLC, DBA Victory Wholesale Loans. NMLS ID #2254210. Equal Housing Opportunity.

Broker YSP Price a Loan

VICTORY WHOLESALE LOANS

Eligible Product(s)
Apr 20, 2026 3:29 PM PDT

Sort by **Price: 100.000**

Accelerator DSCR 30 Yr Fixed | Rate: 6.500% | Final Price: 100.000 | APOR: 6.300%

	Rate	Price	P&I	P&I+MI	Credit / Cost	Lock Period
☐	5.999	98.125	$2,697	-	1.875 ($8,437)	30
☐	6.125	98.625	$2,734	-	1.375 ($6,187)	30
☐	6.250	99.125	$2,770	-	0.875 ($3,937)	30
☐	6.375	99.625	$2,807	-	0.375 ($1,687)	30
☐ ☆	6.500	100.000	$2,844	-	0.000 ($0)	30

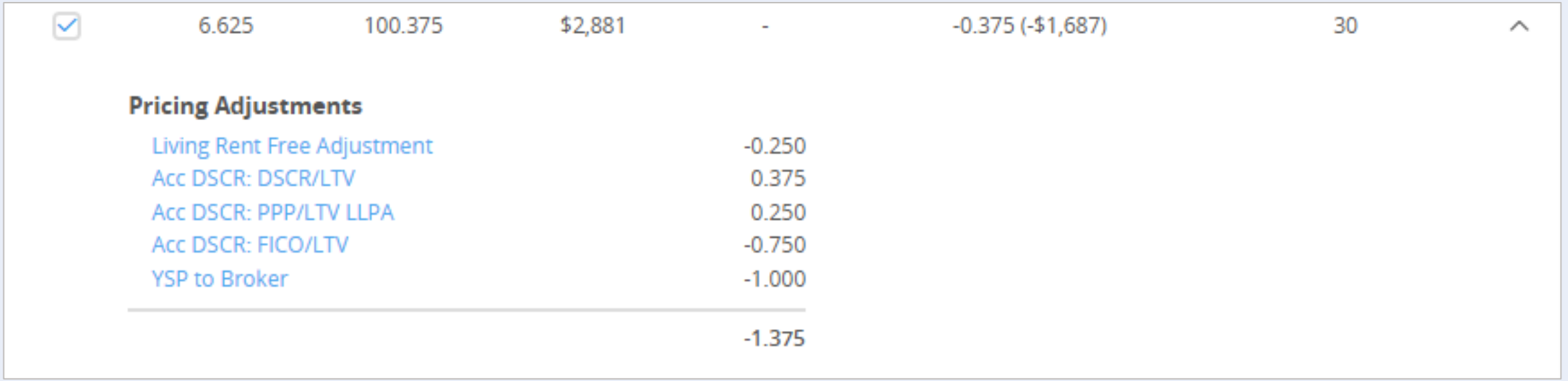
Pricing Adjustments

Living Rent Free Adjustment	-0.250
Acc DSCR: DSCR/LTV	0.375
Acc DSCR: PPP/LTV LLPA	0.250
Acc DSCR: FICO/LTV	-0.750
YSP to Broker	-1.000

© 2026 Champions Funding, LLC | For mortgage professional use only

Champions Funding, LLC, DBA Victory Wholesale Loans. NMLS ID #2254210. Equal Housing Opportunity.

VICTORY WHOLESALE LOANS



☑	6.625	100.375	$2,881	-	-0.375 (-$1,687)	30

Pricing Adjustments

Living Rent Free Adjustment	-0.250
Acc DSCR: DSCR/LTV	0.375
Acc DSCR: PPP/LTV LLPA	0.250
Acc DSCR: FICO/LTV	-0.750
YSP to Broker	-1.000
	-1.375

If you were to choose a rate of 6.625, the additional .375 would be lender credit to the borrower and 1 point in YSP for the broker. To keep that additional credit, go back and adjust your YSP in the commercial loan application.

Note: Final price will be reduced by the amount of YSP chosen.

© 2026 Champions Funding, LLC | For mortgage professional use only

Champions Funding, LLC, DBA Victory Wholesale Loans. NMLS ID #2254210. Equal Housing Opportunity.