

HERO 2.0 Broker Portal Training:

How to Request an Exception

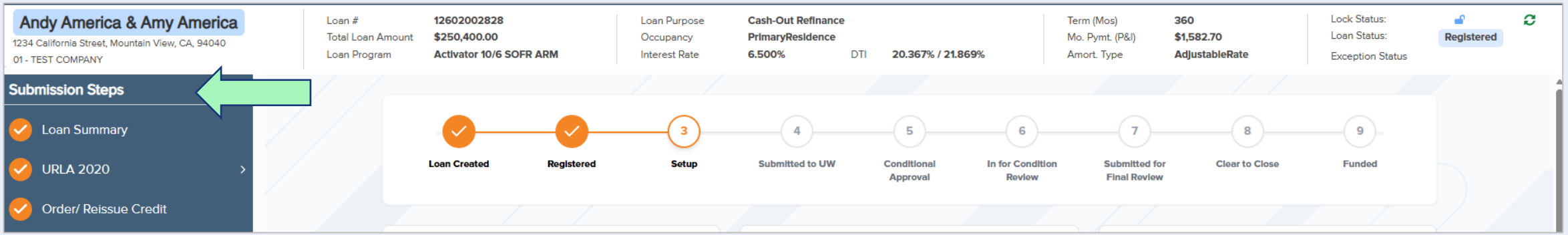
VICTORY
WHOLESALE LOANS

How to Request an Exception

HERO 2.0 Portal

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*****You may request an exception prior to submitting the loan, if the loan has already been submitted to underwriting, your underwriter will need to perform this function.**



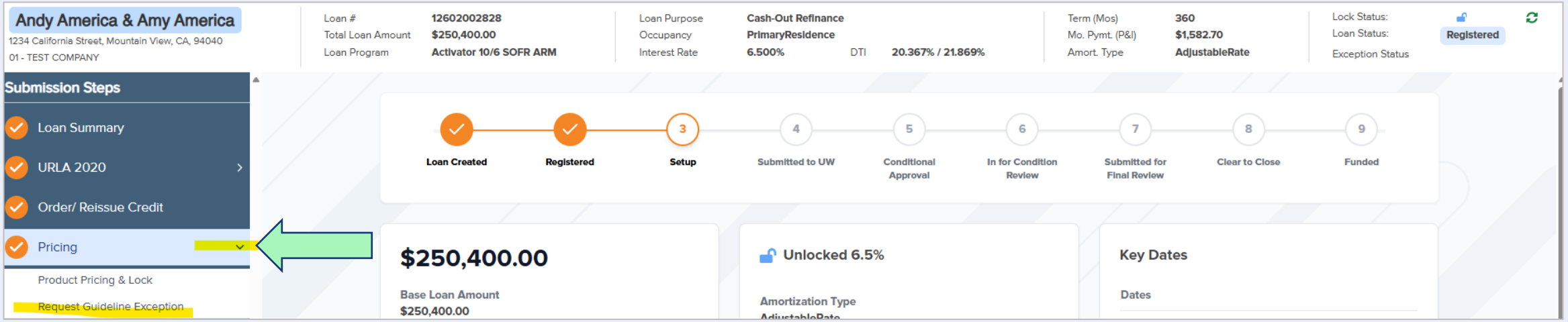
Log into the **HERO 2.0 Portal**, and then enter your loan information. Navigate to Submission Steps on the left-hand side and ensure the **URLA 2020** or **Commercial Loan App** (BP loans only), and **Order/ Reissue Credit** all have an orange check mark.

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How to Request an Exception

Request Guideline Exception



Click the dropdown arrow next to **Pricing** to open up the selections and click on **Request Guideline Exception**.

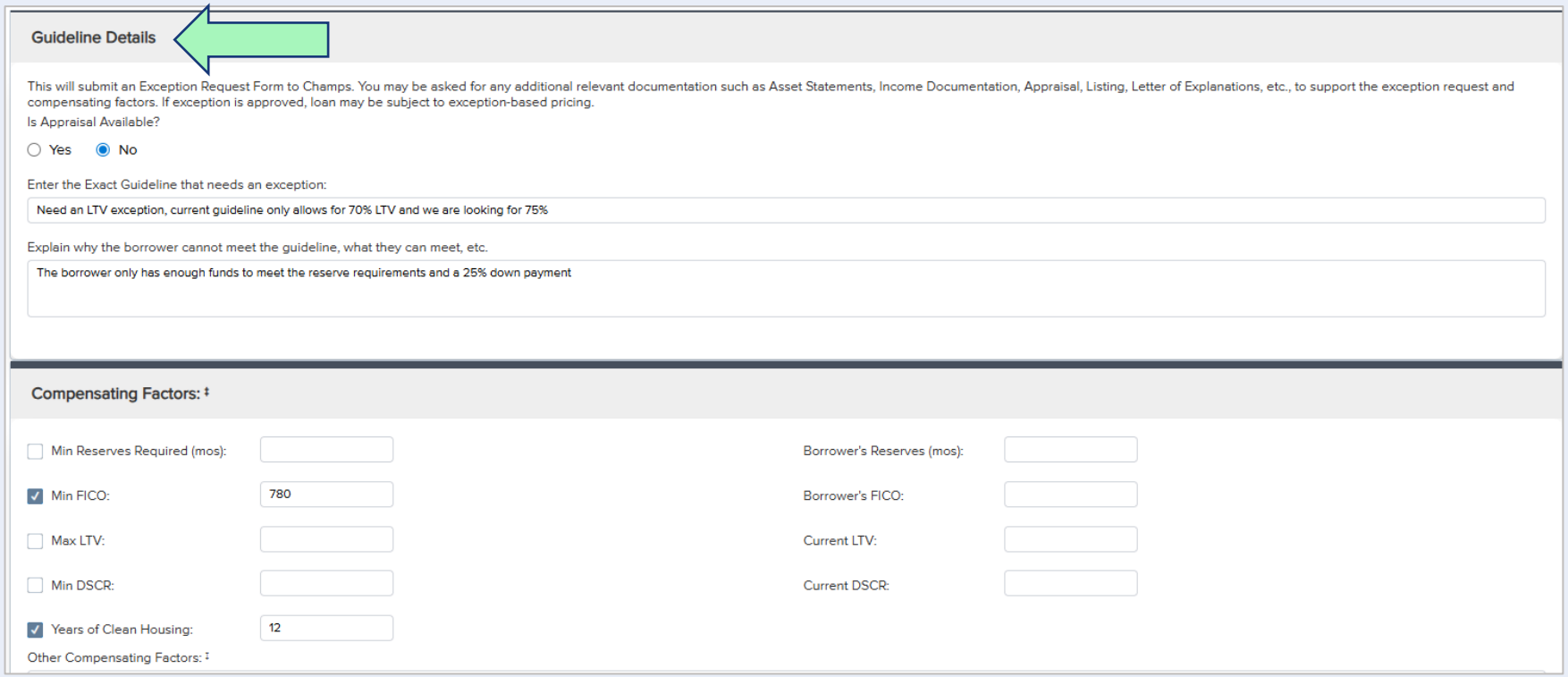
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How to Request an Exception

Exception Form

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Guideline Details

This will submit an Exception Request Form to Champs. You may be asked for any additional relevant documentation such as Asset Statements, Income Documentation, Appraisal, Listing, Letter of Explanations, etc., to support the exception request and compensating factors. If exception is approved, loan may be subject to exception-based pricing.

Is Appraisal Available?

○ Yes ◉ No

Enter the Exact Guideline that needs an exception:

Need an LTV exception, current guideline only allows for 70% LTV and we are looking for 75%

Explain why the borrower cannot meet the guideline, what they can meet, etc.

The borrower only has enough funds to meet the reserve requirements and a 25% down payment

Compensating Factors:

☐ Min Reserves Required (mos):		Borrower's Reserves (mos):	
☑ Min FICO:	780	Borrower's FICO:	
☐ Max LTV:		Current LTV:	
☐ Min DSCR:		Current DSCR:	
☑ Years of Clean Housing:	12		

Other Compensating Factors:

Please be sure to fill out the exception form in its entirety with as many details as possible.

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Click on **I Agree, Send Request**.

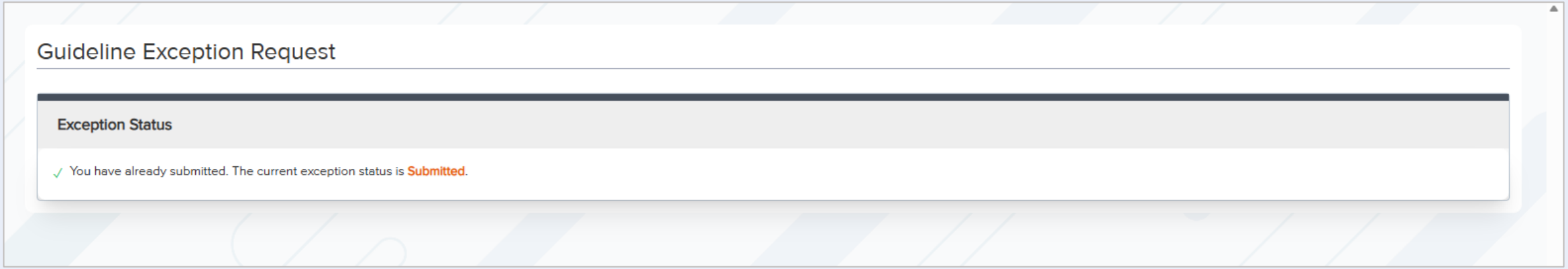
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You have successfully submitted an Exception Request.

You may not move forward with submitting the loan until your exception status has been approved. Once approved, you will then be able to continue with the submission process.

Please reach out to scenarios@champstpo.com with any questions.

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