

HERO 2.0 Broker Portal Training:

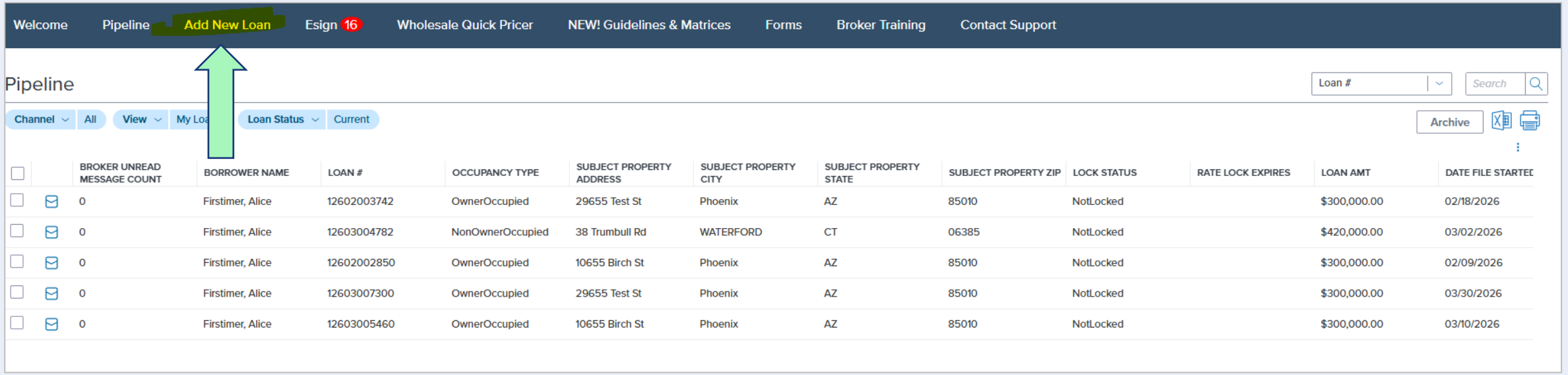
How to Submit a TBD

VICTORY
WHOLESALE LOANS

How to Submit a TBD

Add New Loan

VICTORY WHOLESALE LOANS



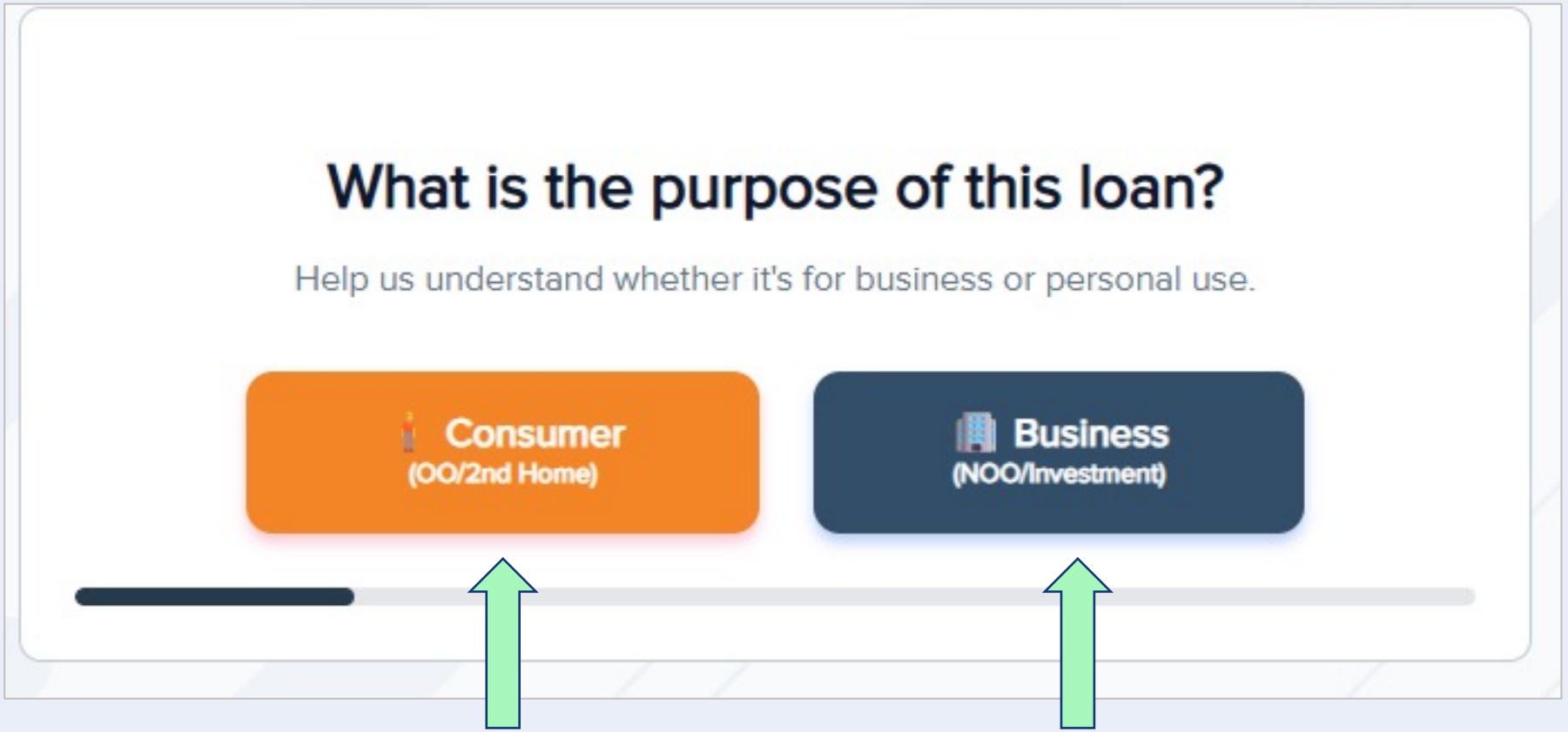
		BROKER UNREAD MESSAGE COUNT	BORROWER NAME	LOAN #	OCCUPANCY TYPE	SUBJECT PROPERTY ADDRESS	SUBJECT PROPERTY CITY	SUBJECT PROPERTY STATE	SUBJECT PROPERTY ZIP	LOCK STATUS	RATE LOCK EXPIRES	LOAN AMT	DATE FILE STARTED
☐	✉	0	Firstimer, Alice	12602003742	OwnerOccupied	29655 Test St	Phoenix	AZ	85010	NotLocked		$300,000.00	02/18/2026
☐	✉	0	Firstimer, Alice	12603004782	NonOwnerOccupied	38 Trumbull Rd	WATERFORD	CT	06385	NotLocked		$420,000.00	03/02/2026
☐	✉	0	Firstimer, Alice	12602002850	OwnerOccupied	10655 Birch St	Phoenix	AZ	85010	NotLocked		$300,000.00	02/09/2026
☐	✉	0	Firstimer, Alice	12603007300	OwnerOccupied	29655 Test St	Phoenix	AZ	85010	NotLocked		$300,000.00	03/30/2026
☐	✉	0	Firstimer, 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.

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



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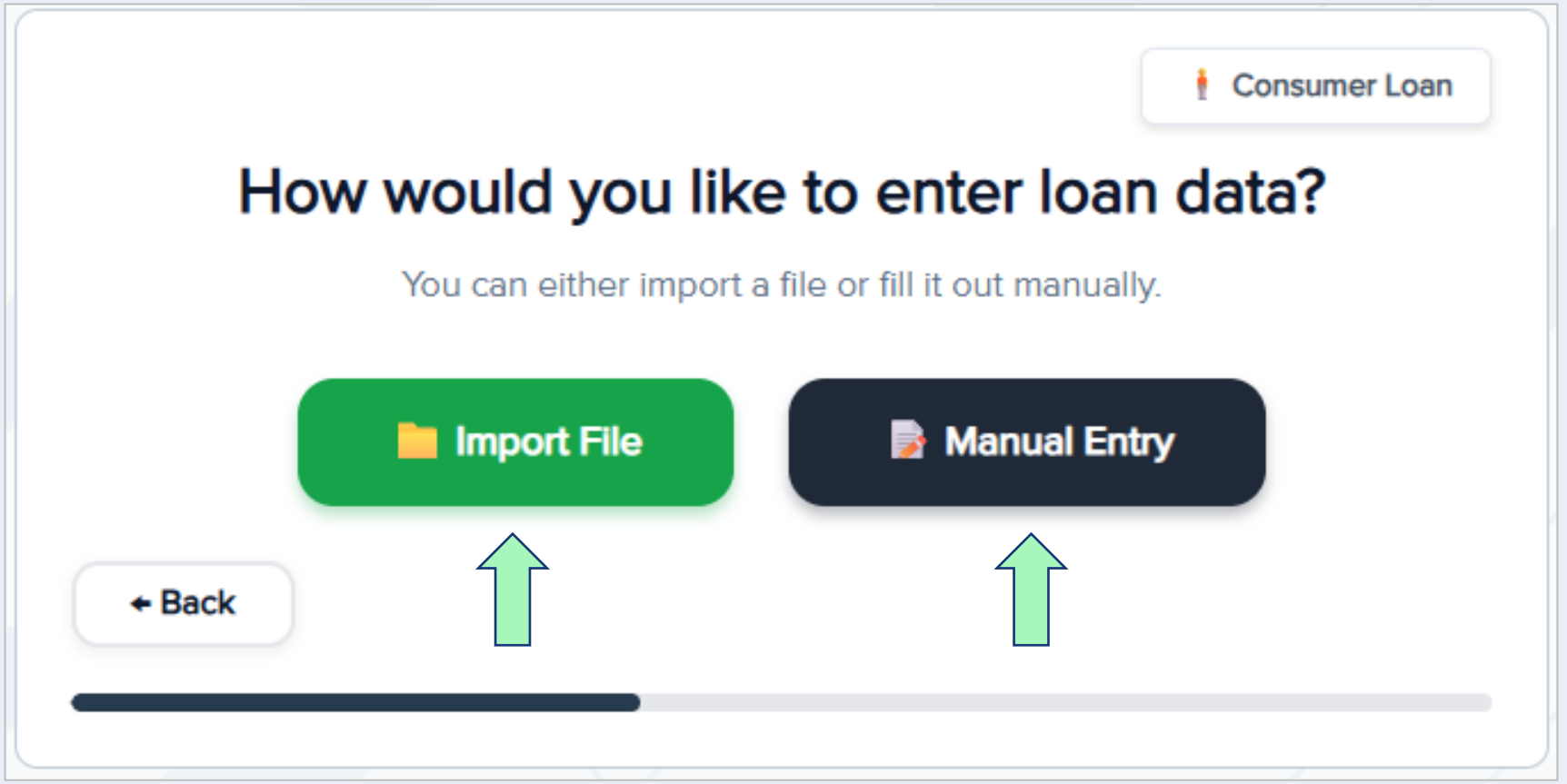
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How to Submit a TBD

Add New Loan

VICTORY WHOLESALE LOANS

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

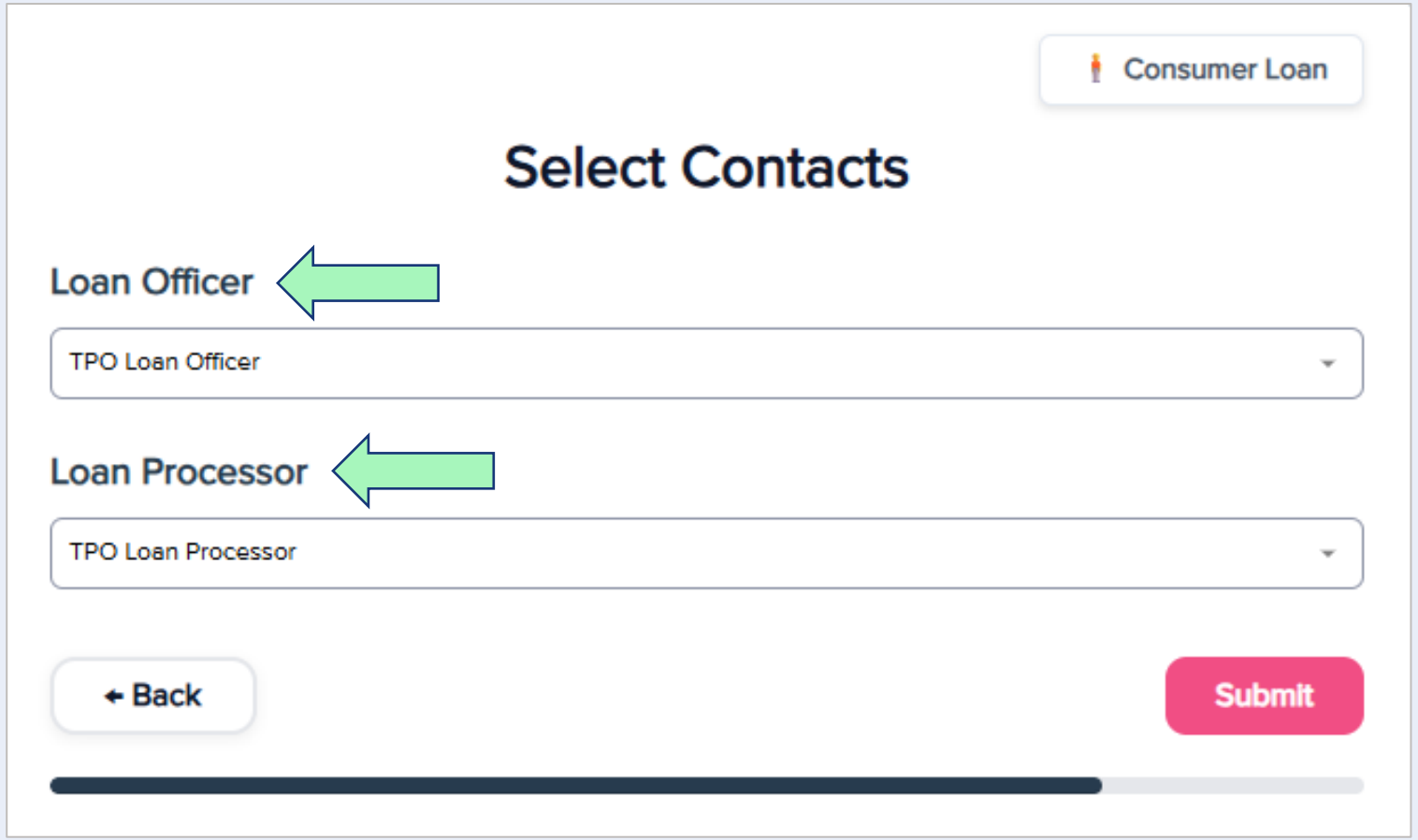


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VICTORY WHOLESALE LOANS

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



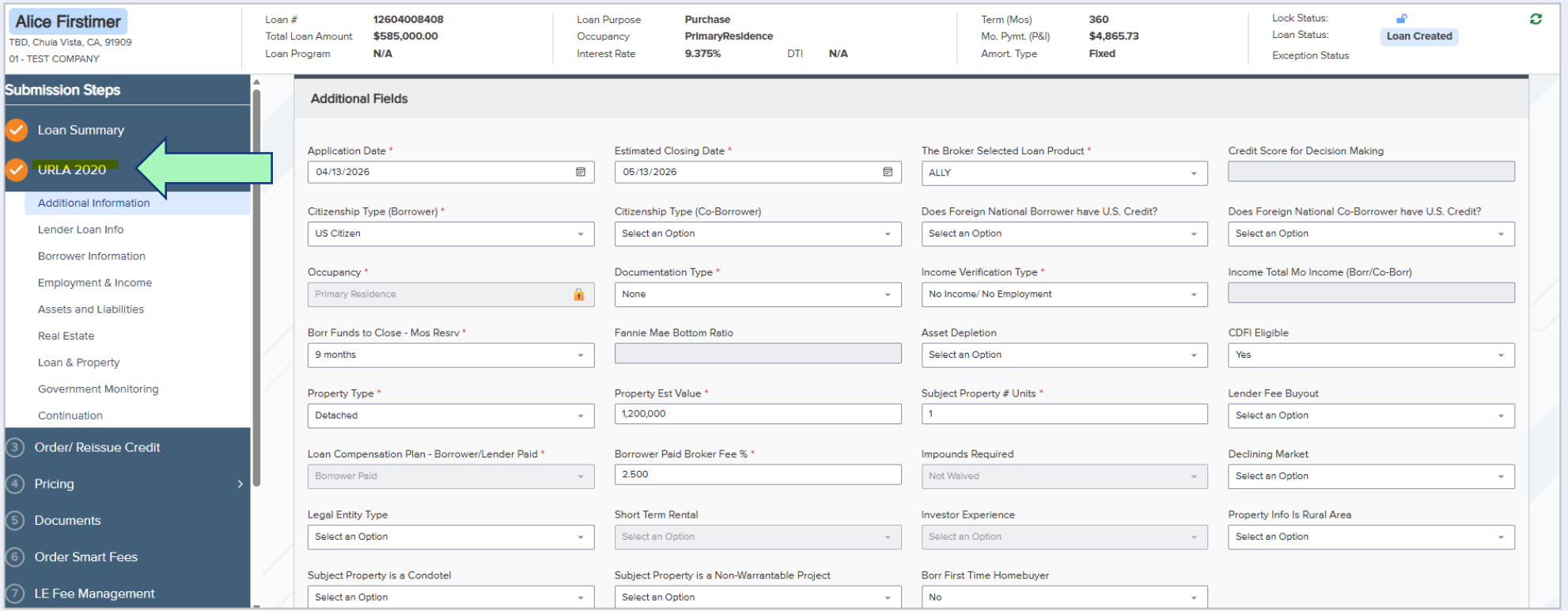
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How to Submit a TBD

Add New Loan

VICTORY WHOLESALE LOANS



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

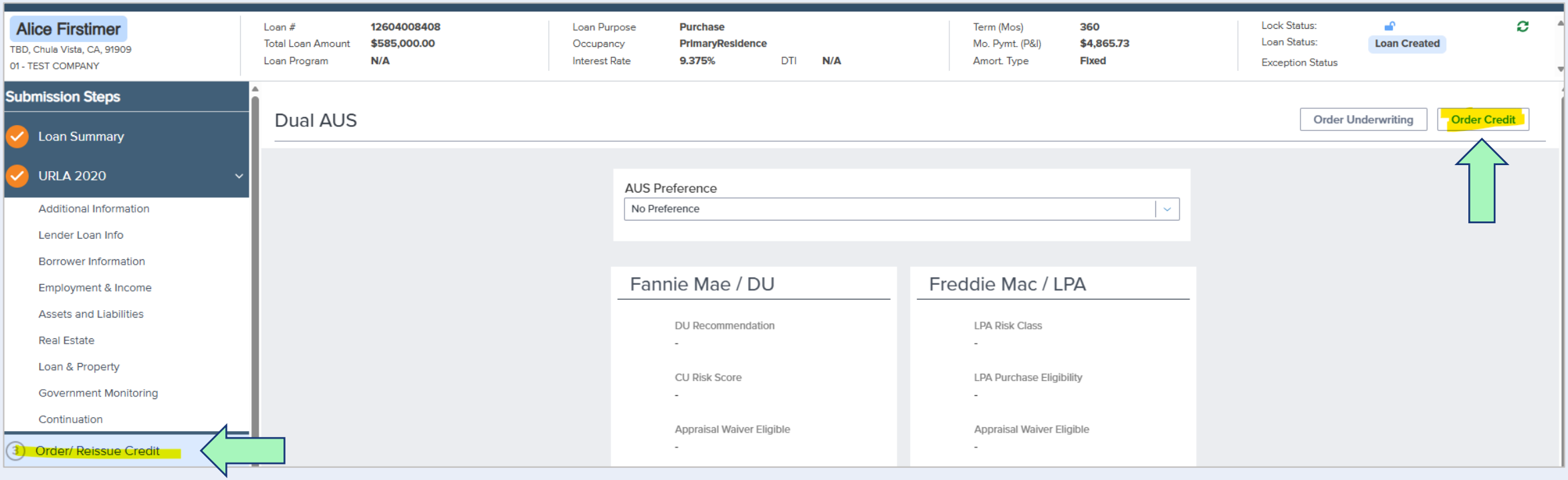
Once all required fields have been entered, the checkmark on the left-hand side will turn orange.

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How to Submit a TBD — Order/Re-issue Credit

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

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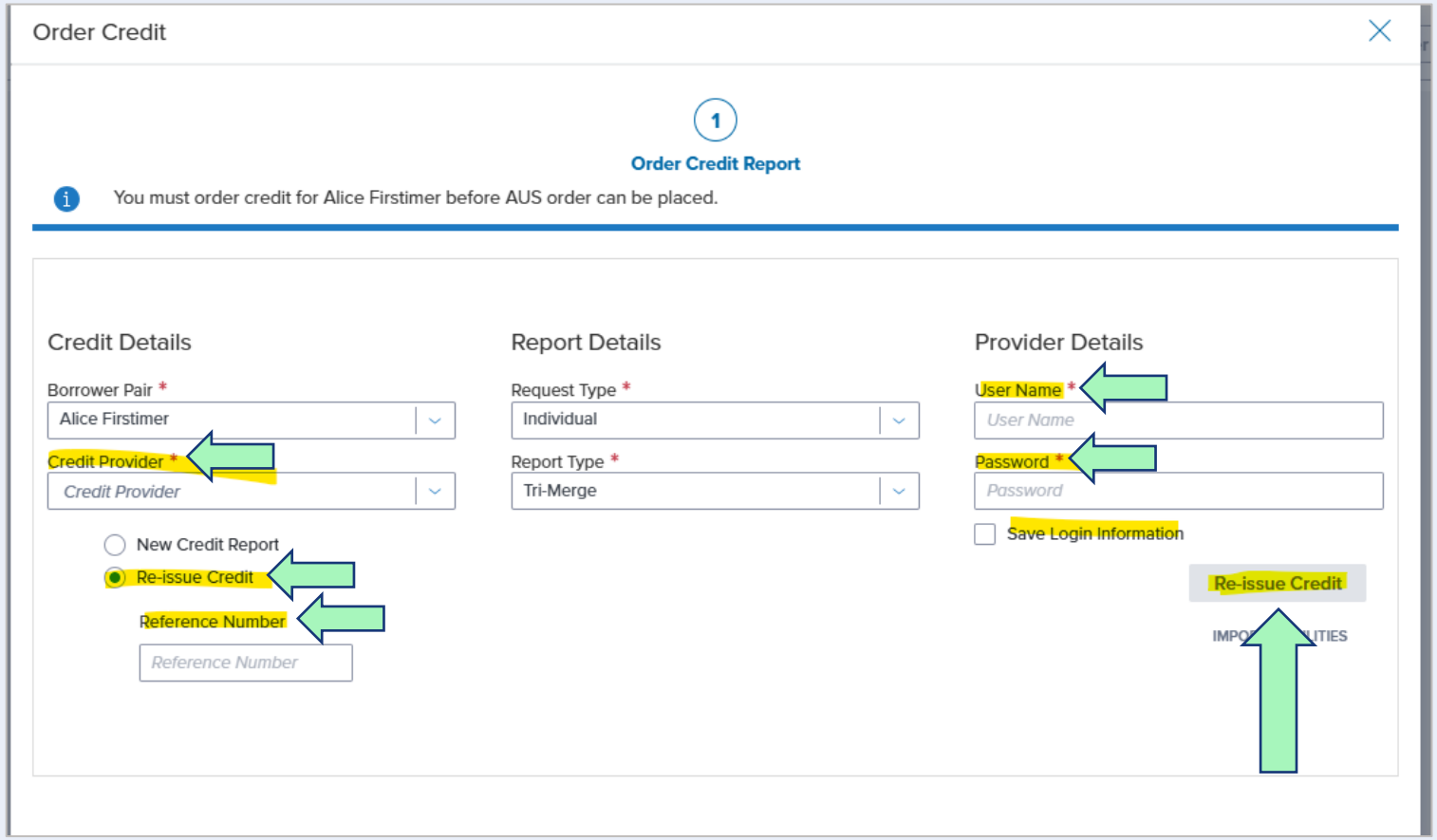
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How to Submit a TBD Order/Re-issue Credit

VICTORY WHOLESALE LOANS

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.



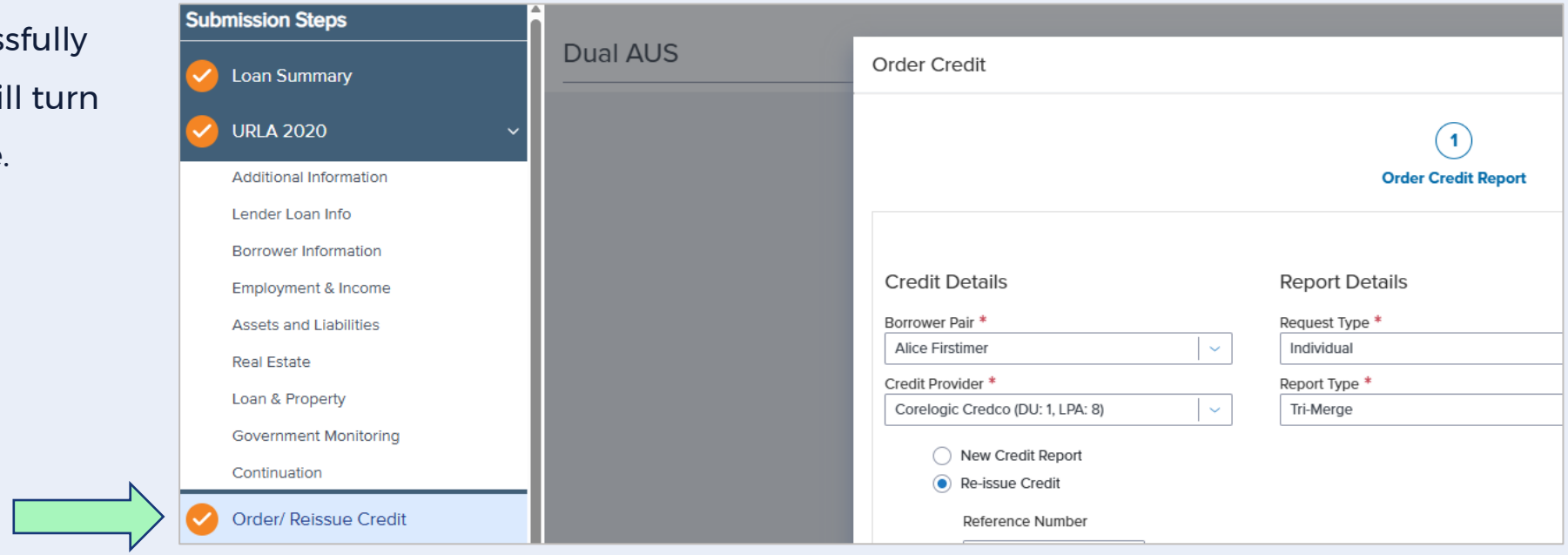
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How to Submit a TBD | Order/Re-issue Credit

VICTORY WHOLESALE LOANS

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

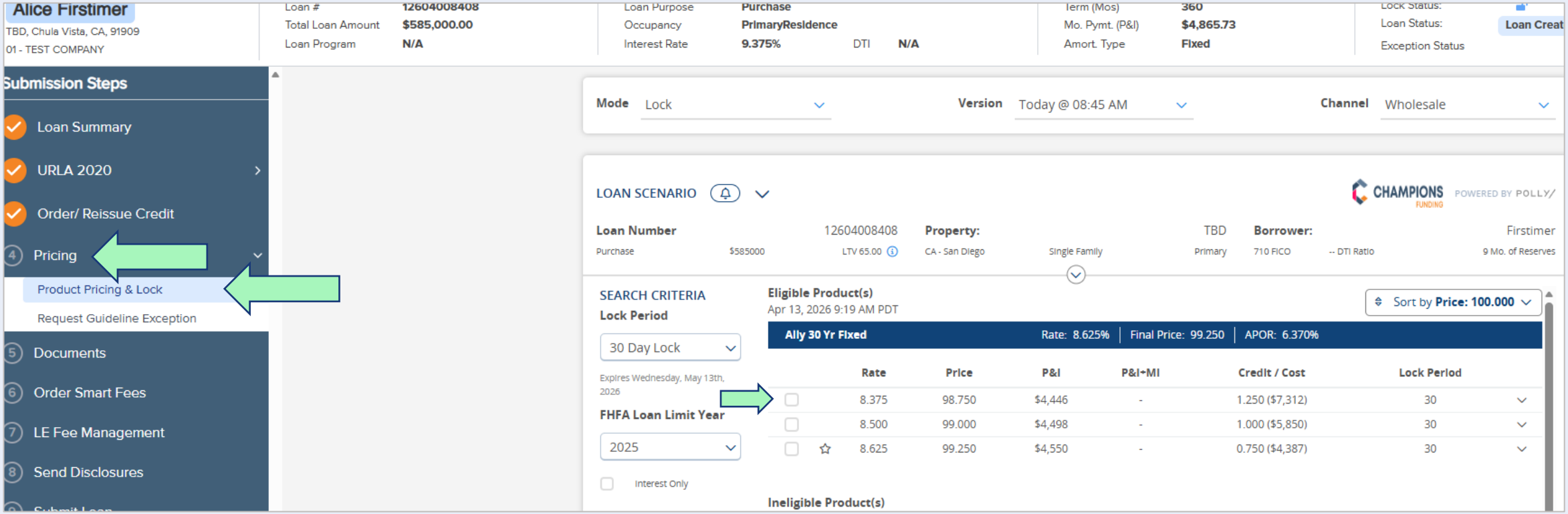


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How to Submit a TBD | Pricing

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

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How to Submit a TBD Pricing

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

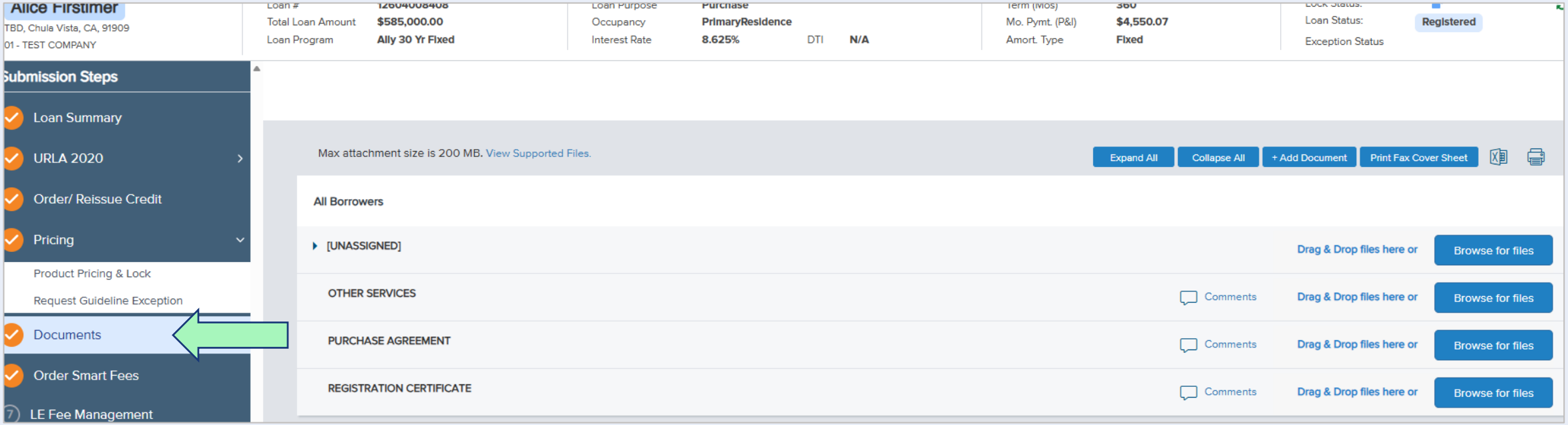


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How to Submit a TBD — Documents

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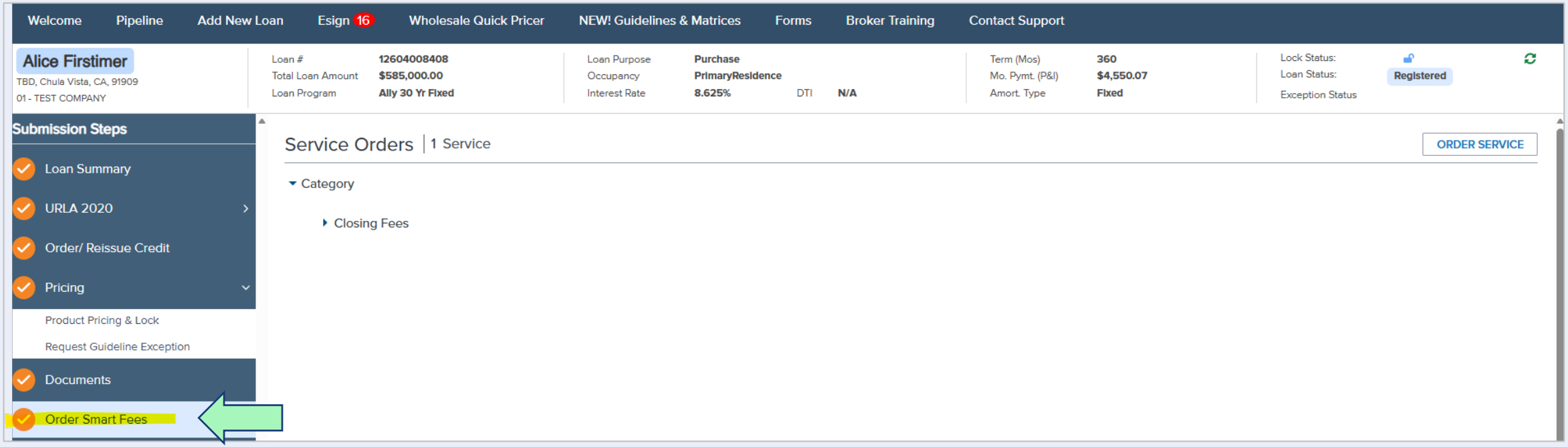
Navigate to the **Documents** tab and upload any required documents.

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How to Submit a TBD | Documents

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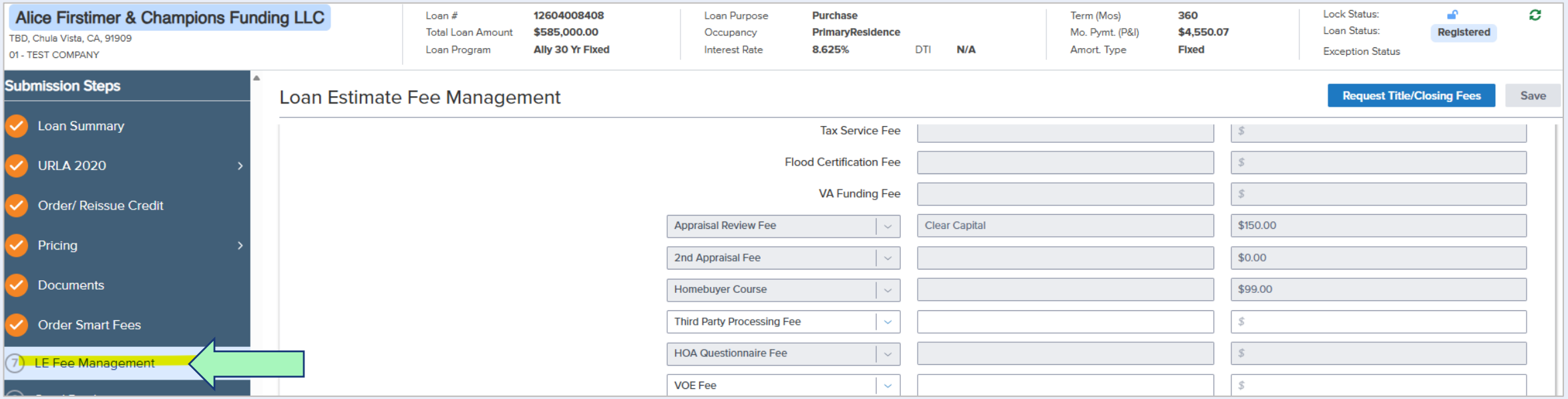
Smart fees will automatically run and once completed. The checkmark on the left-hand side will turn orange under **Order Smart Fees**.

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How to Submit a TBD — LE Fee Management

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

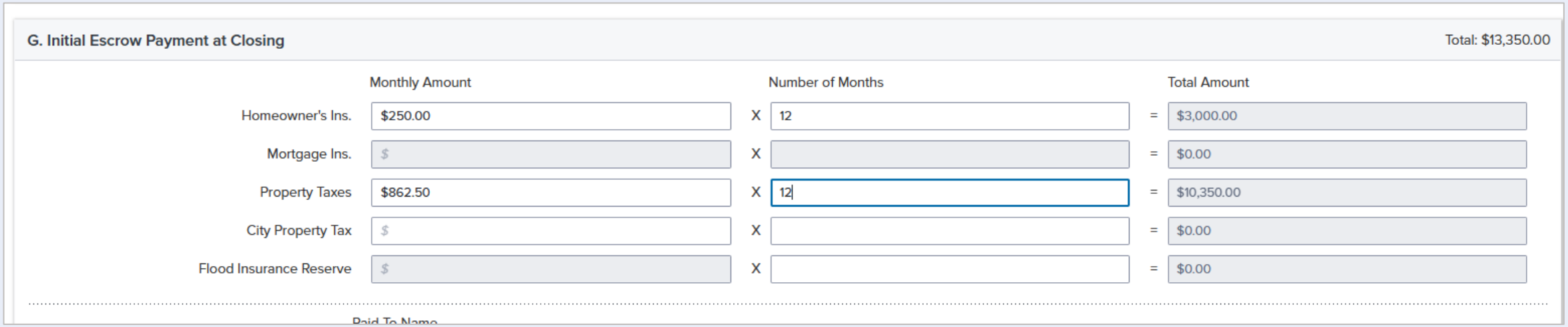
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How to Submit a TBD

LE Fee Management

VICTORY WHOLESALE LOANS



G. Initial Escrow Payment at Closing — Total: $13,350.00

	Monthly Amount		Number of Months		Total Amount
Homeowner's Ins.	$250.00	X	12	=	$3,000.00
Mortgage Ins.	$	X		=	$0.00
Property Taxes	$862.50	X	12	=	$10,350.00
City Property Tax	$	X		=	$0.00
Flood Insurance Reserve	$	X		=	$0.00

Paid To Name

You may also edit your taxes and insurance here.

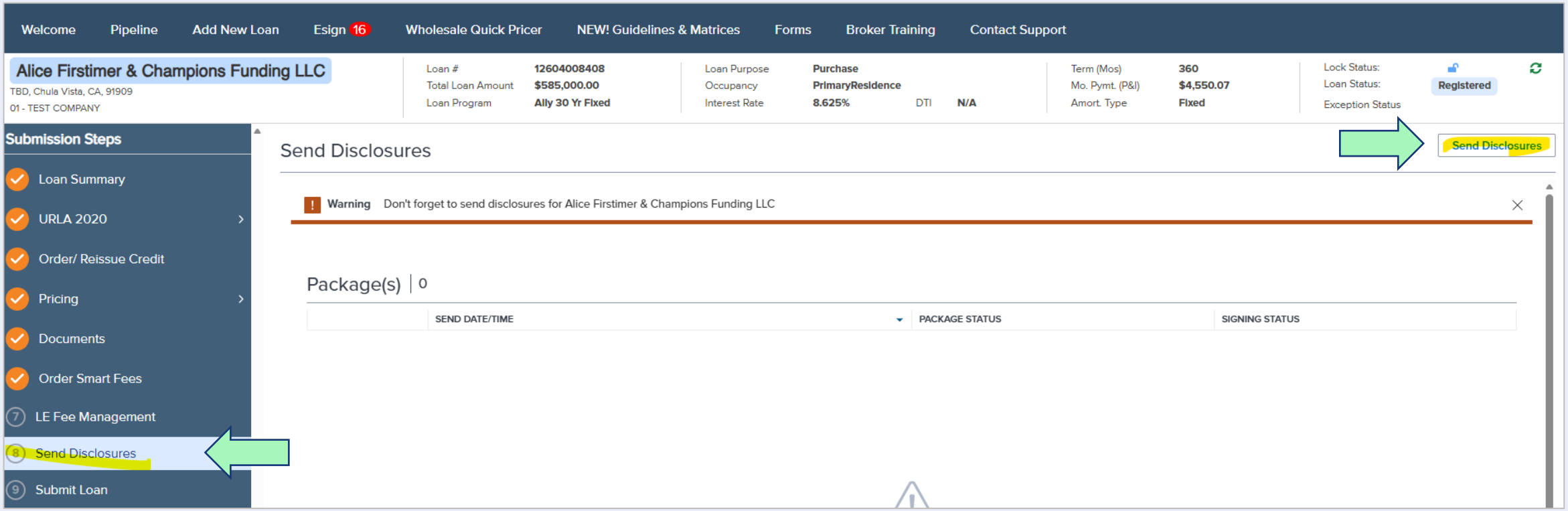
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How to Submit a TBD

Send Disclosures

VICTORY WHOLESALE LOANS



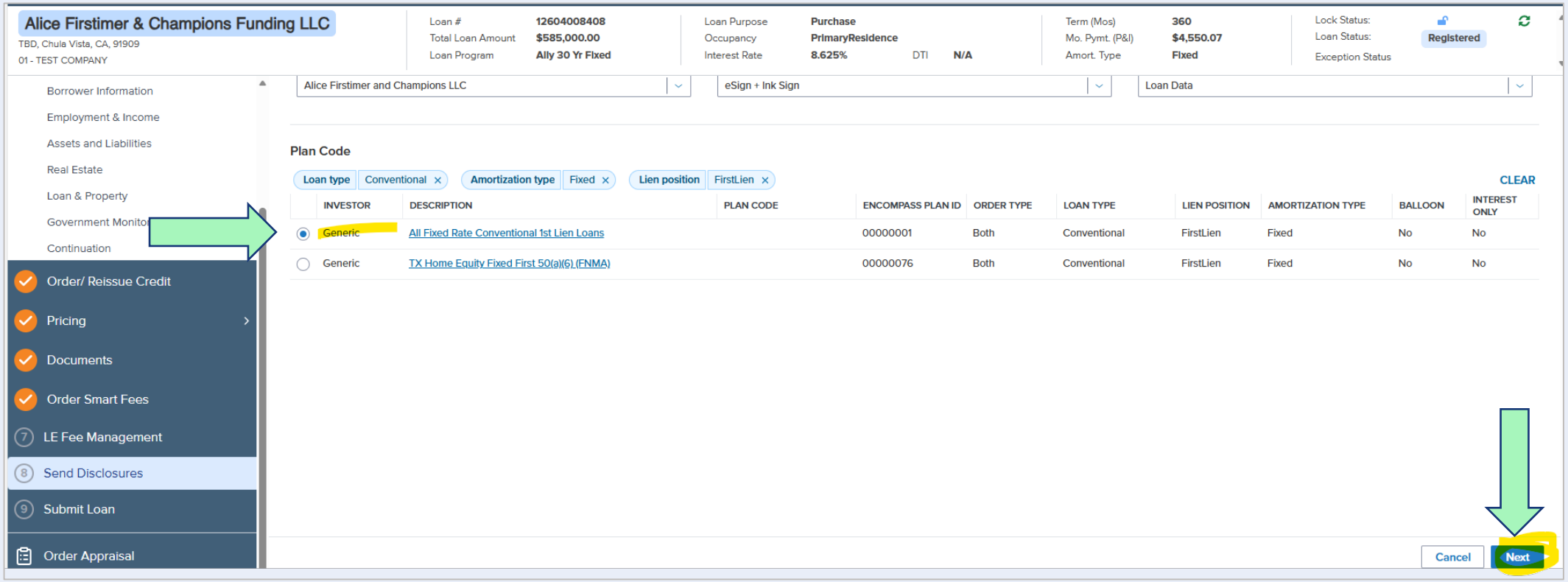
Once all updates are made, navigate to the **Send Disclosures** tab and click on the **Send Disclosures** button on the right side.

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How to Submit a TBD

Send Disclosures

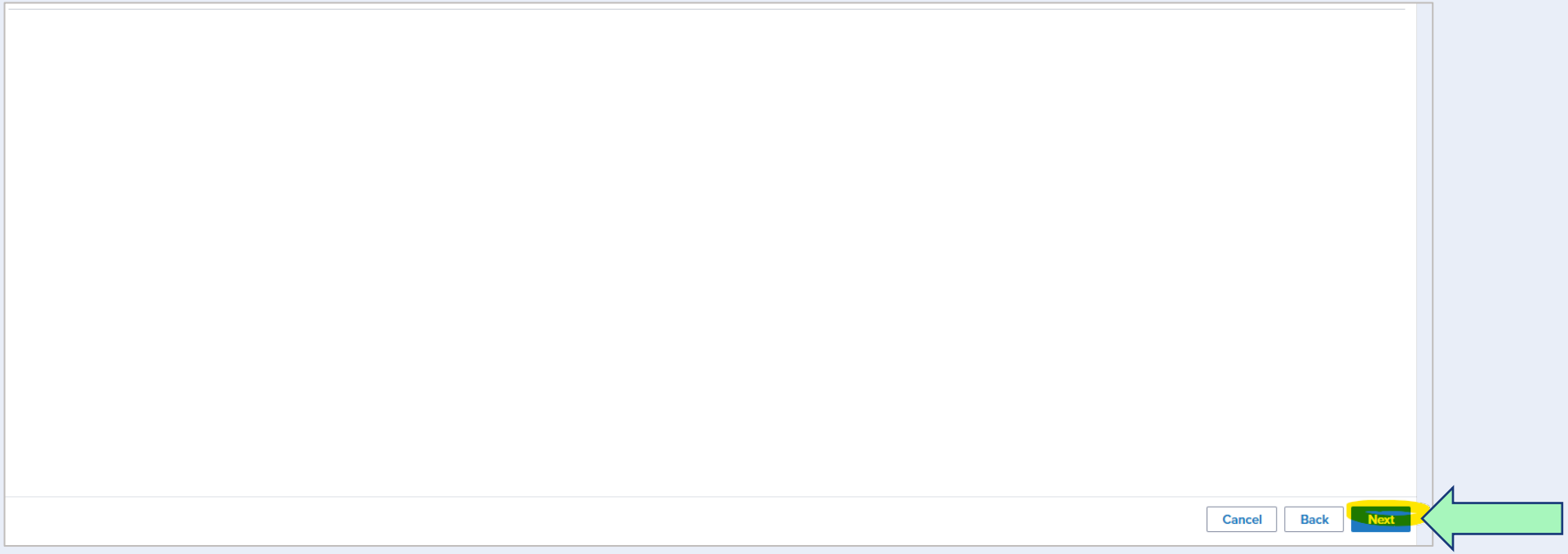


Choose the first option and click the **Next** button.

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Click the **Next** button again.

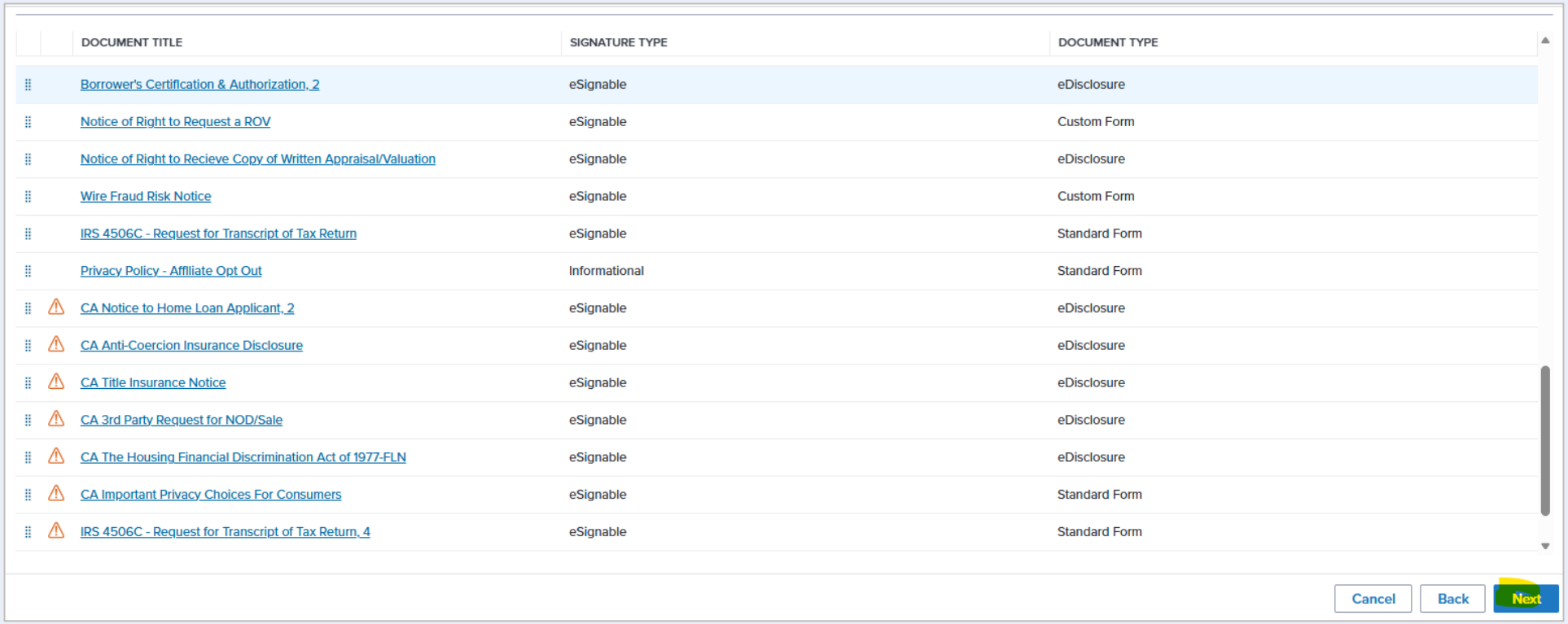
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How to Submit a TBD

Send Disclosures

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

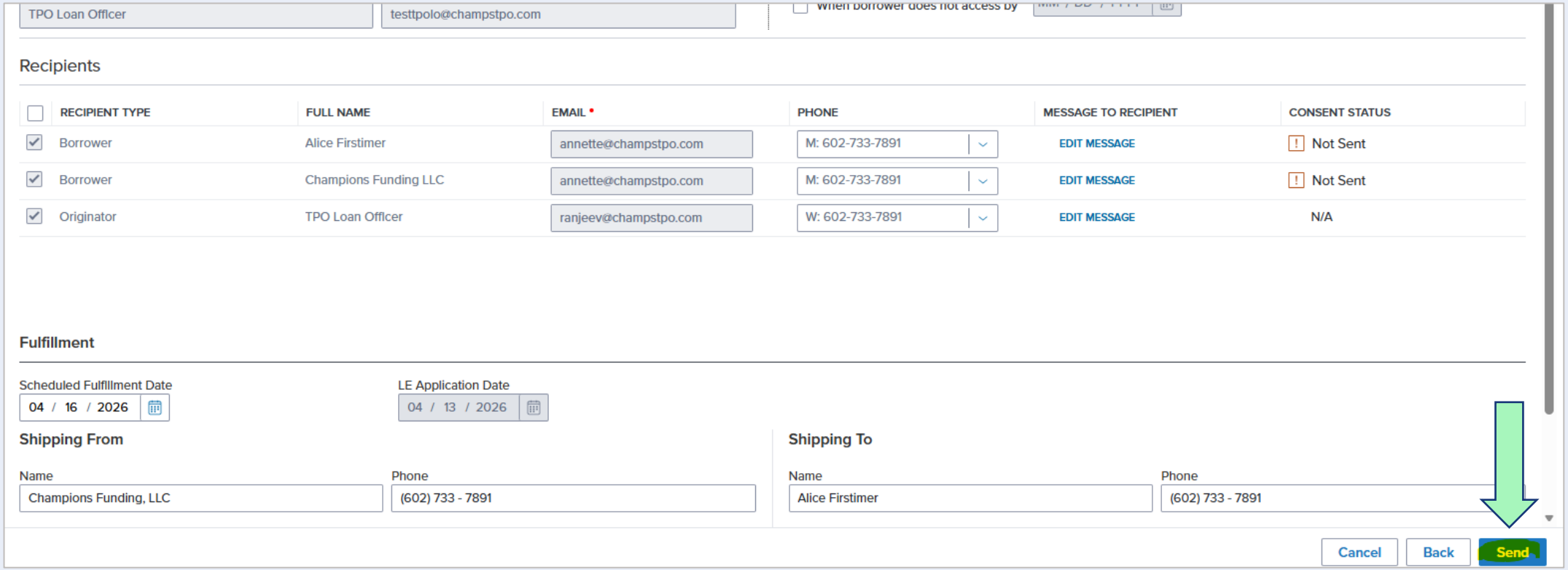
Otherwise, click the **Next** button.

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How to Submit a TBD

Send Disclosures



Click the **Send** button.

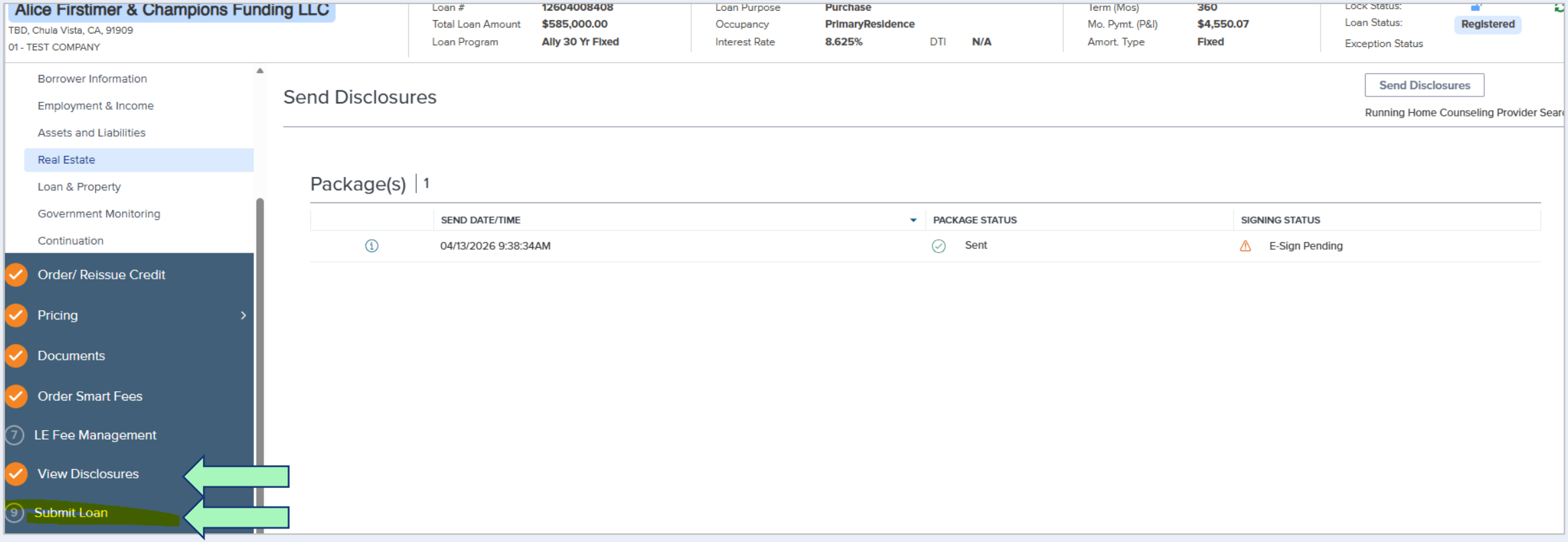
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How to Submit a TBD

Send Disclosures

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

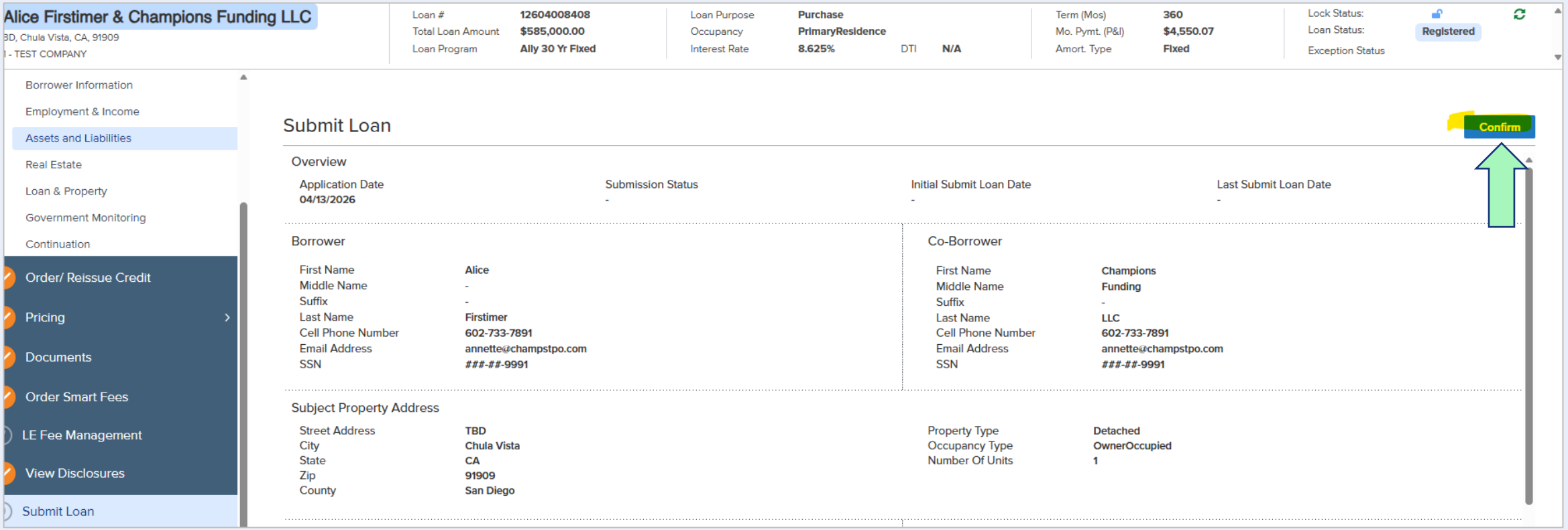
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How to Submit a TBD

Submit Loan

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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.

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