

HERO 2.0 Broker Portal Training:

How to Submit a Business Purpose Loan

VICTORY
WHOLESALE LOANS

VICTORY WHOLESALE LOANS

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
- Required Documents
- Sending Disclosures
- Submit Loan
- Fee Breakdown
- Contact Support

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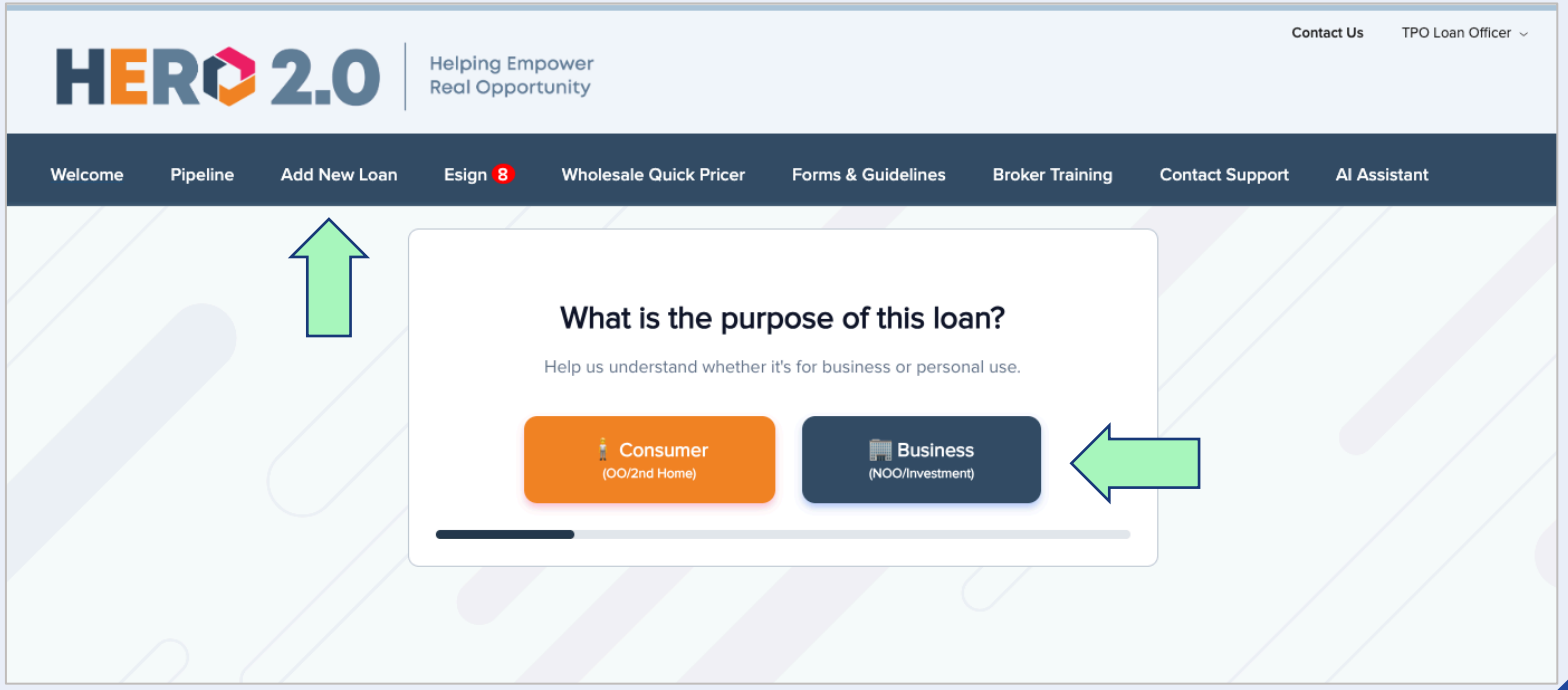
How to Submit a Business Purpose Loan

Add a New Loan

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Login and click on **Add New Loan**, choose **Business** as the purpose of loan.

HERO 2.0 Login



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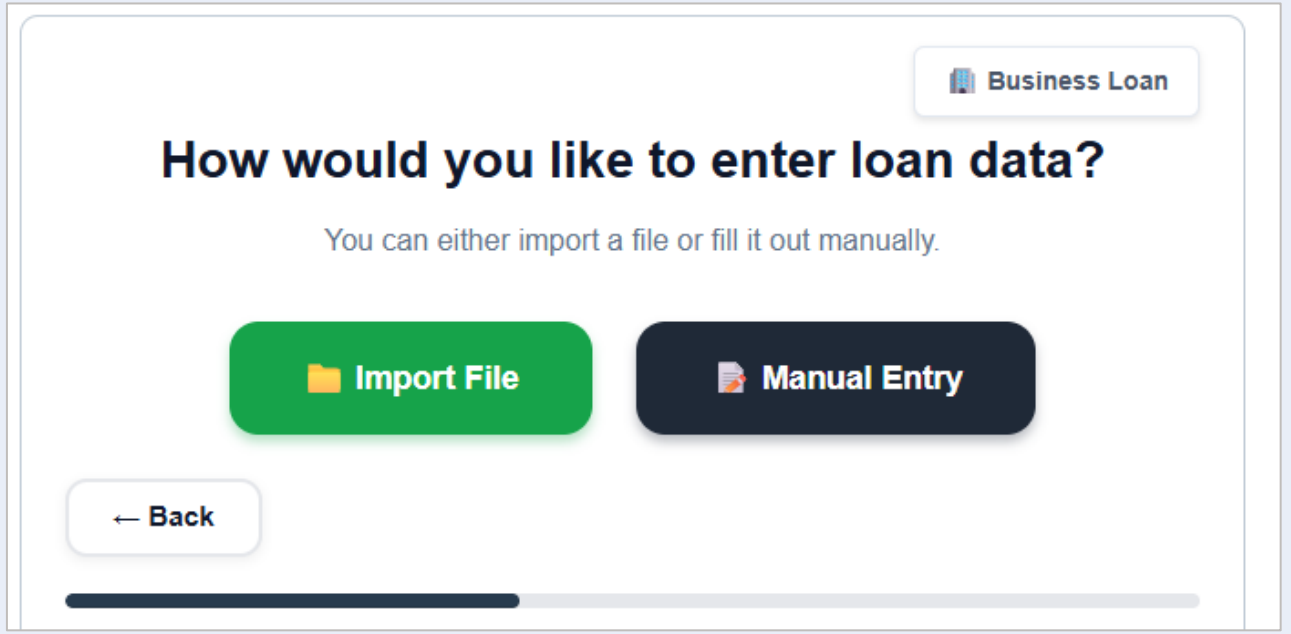
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How to Submit a Business Purpose Loan

Add a New Loan

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

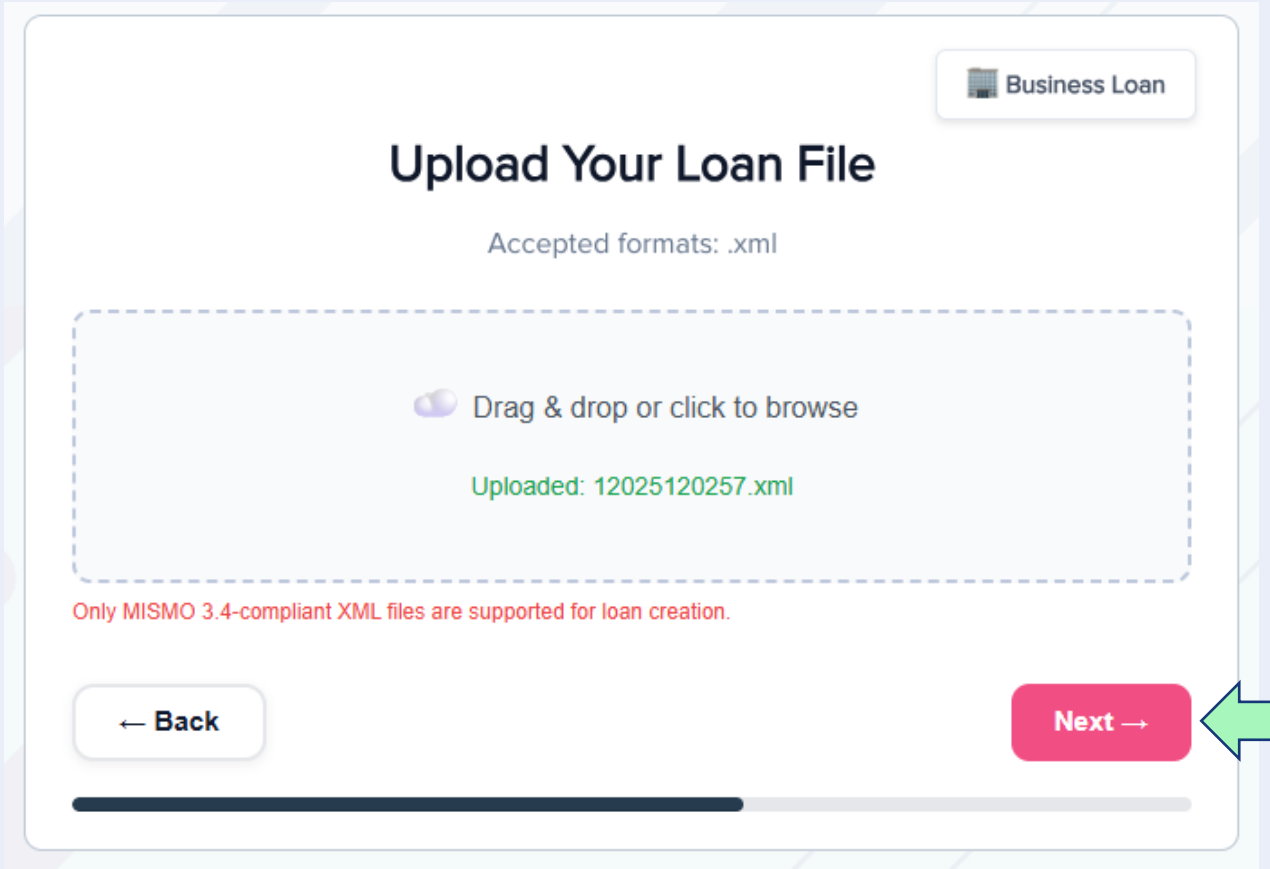


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Upload your XML file and click the **Next** button.



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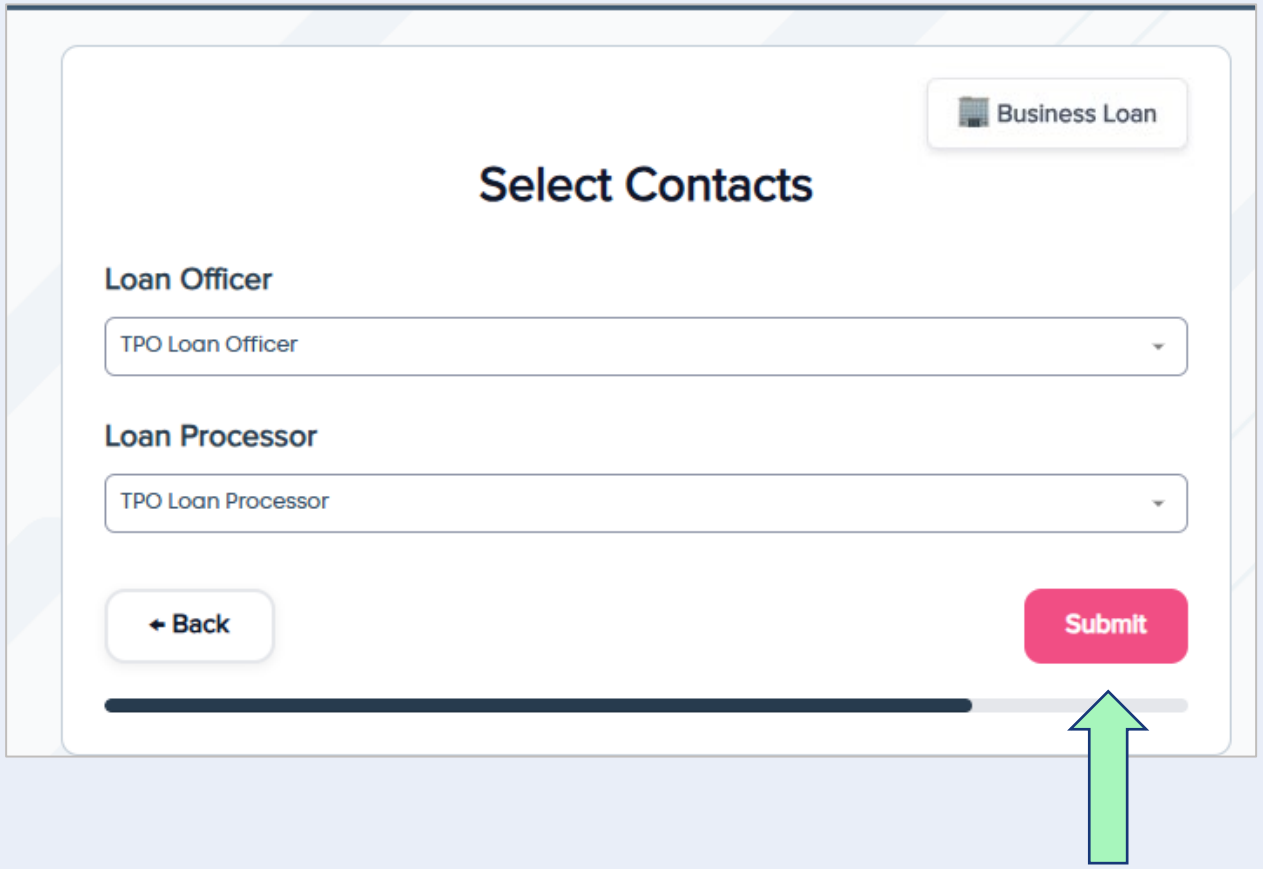
How to Submit a Business Purpose Loan

Add a New Loan

VICTORY WHOLESALE LOANS

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

Click the **Submit** button.

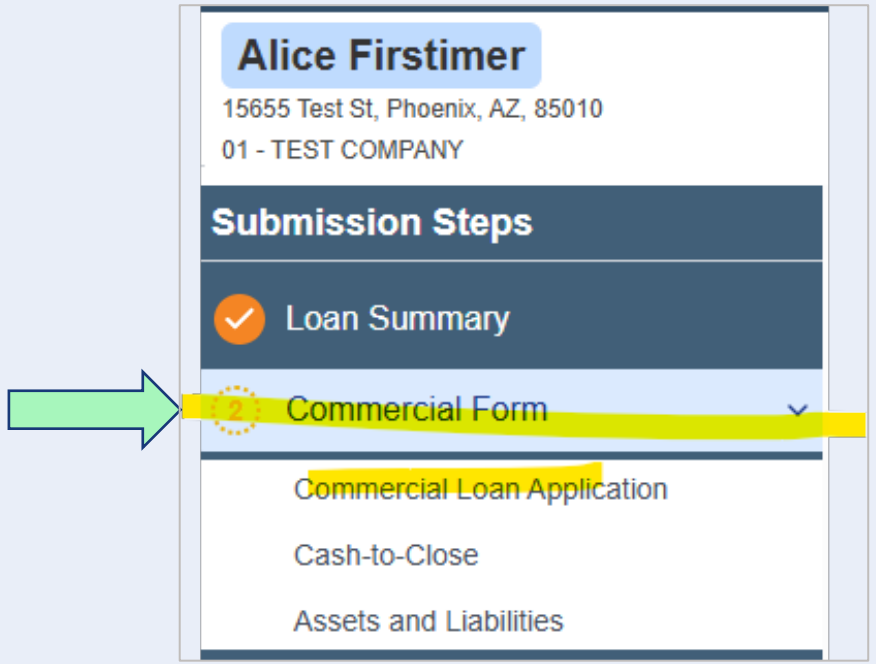


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Navigate to the **Commercial Form** tab and fill out any info that has a red asterisk next to it.

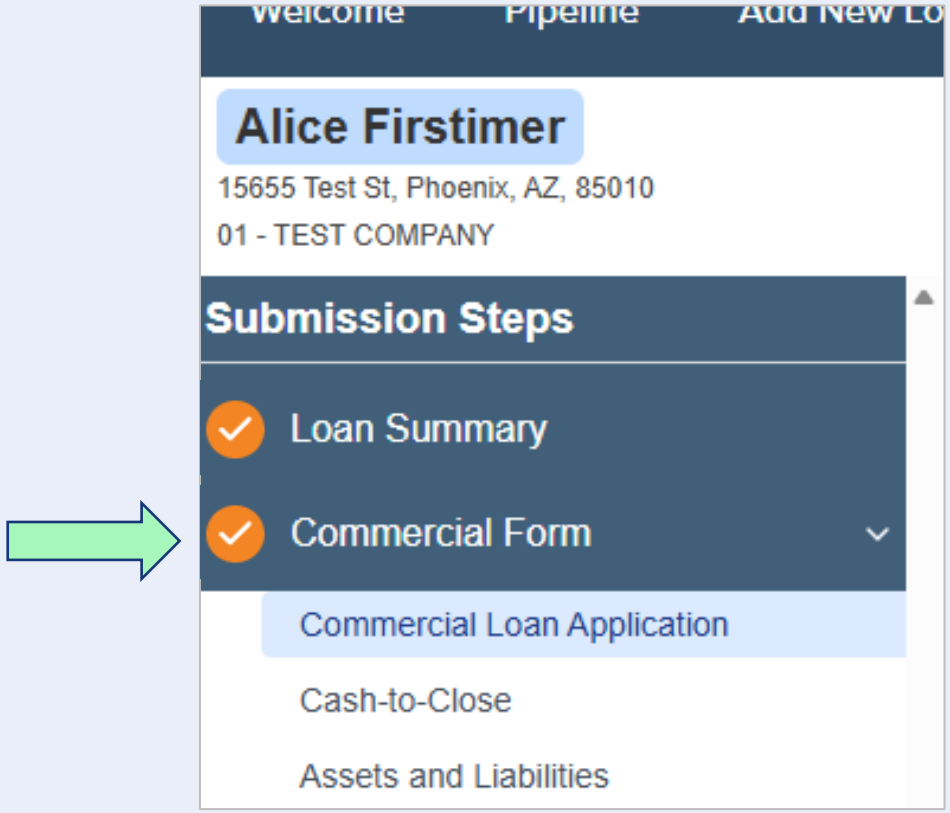


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Once all required fields have been entered, the Commercial Form checkmark will turn orange.



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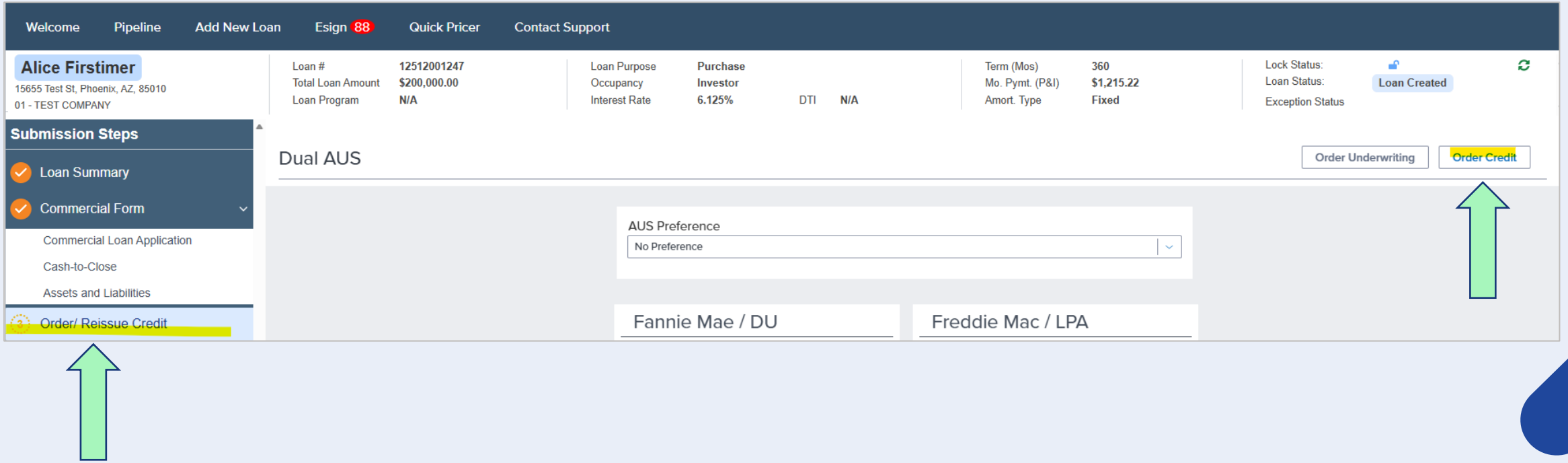
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How to Submit a Business Purpose Loan

Order/Re-issue Credit

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Next, navigate to the **Order/Re-issue Credit** screen and click on the **Order Credit** button.



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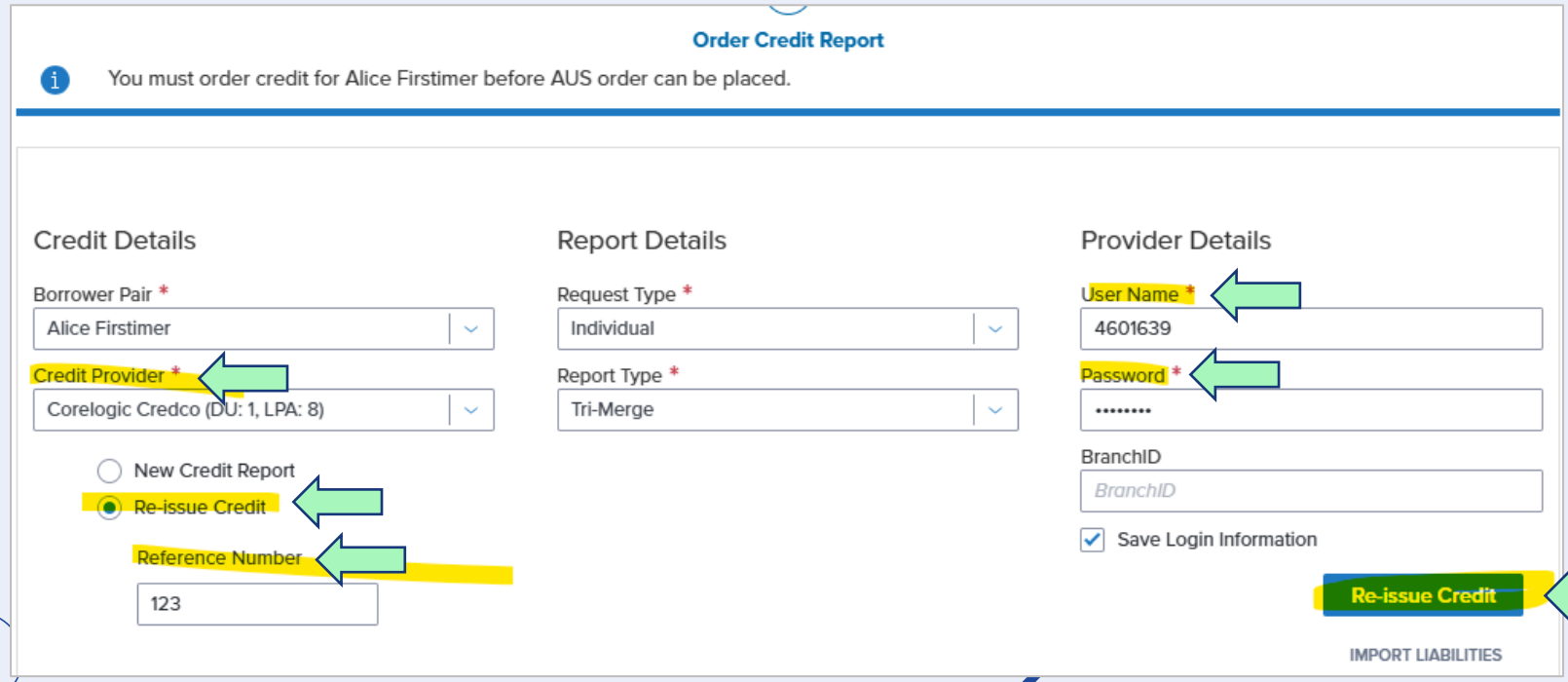
How to Submit a Business Purpose Loan

Order/Re-issue Credit

VICTORY WHOLESALE LOANS

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.



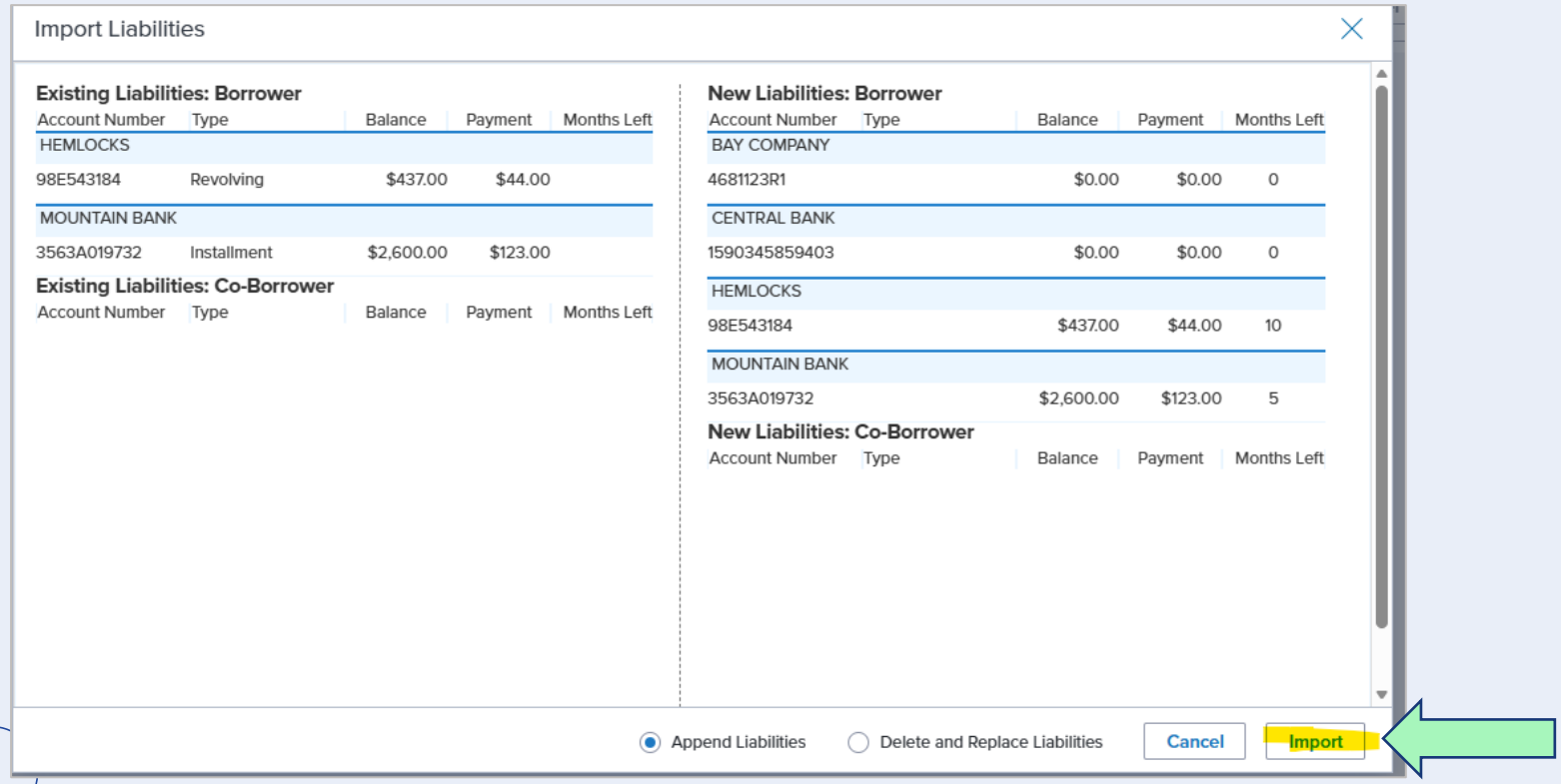
Non-NMLS Users:
If you do not have a credit vendor, click on the “New Credit Report” radio button and credit will be ran using Champs credit vendor.

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Import liabilities and click the **Import** button.

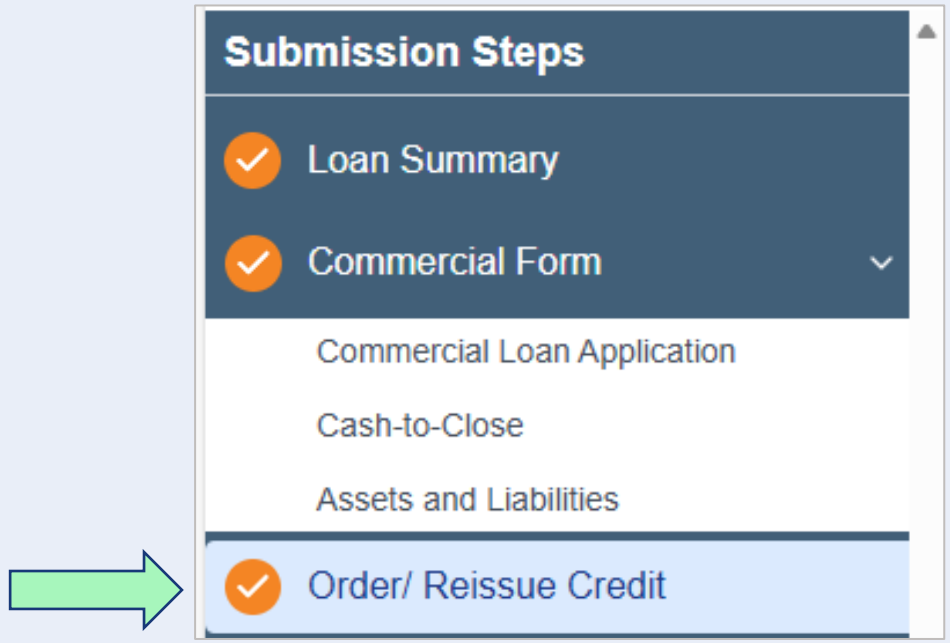


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Once credit has been ran/re-issued successfully, an orange checkmark will appear.

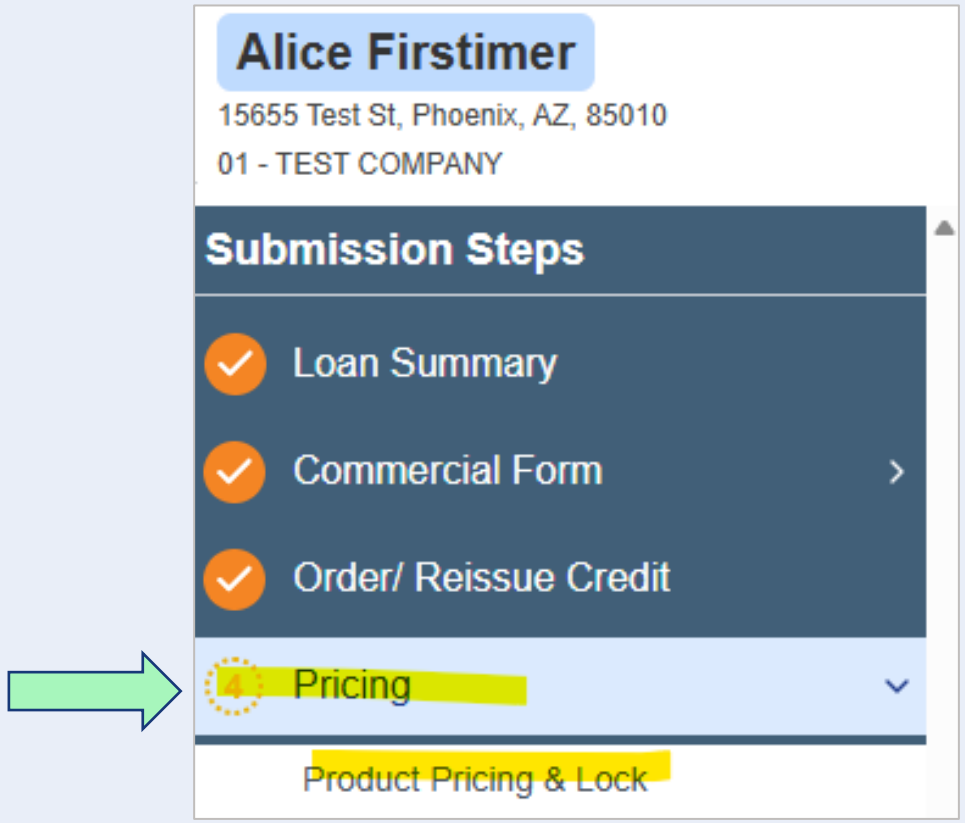


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Navigate to the **Pricing** tab.



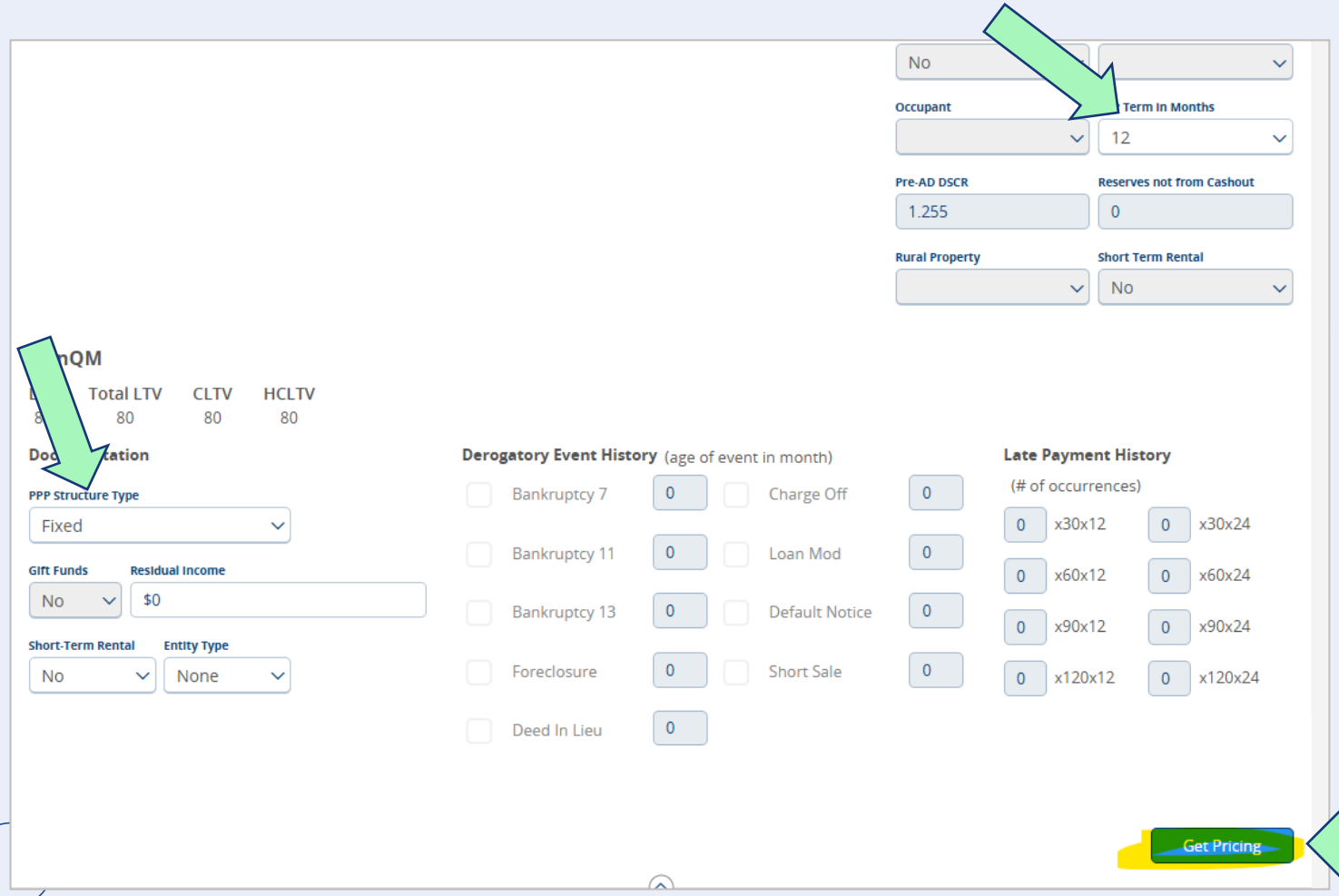
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Pricing

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If you wish to choose a PPP, scroll down and enter the term and structure.

Click the **Get Pricing** button.

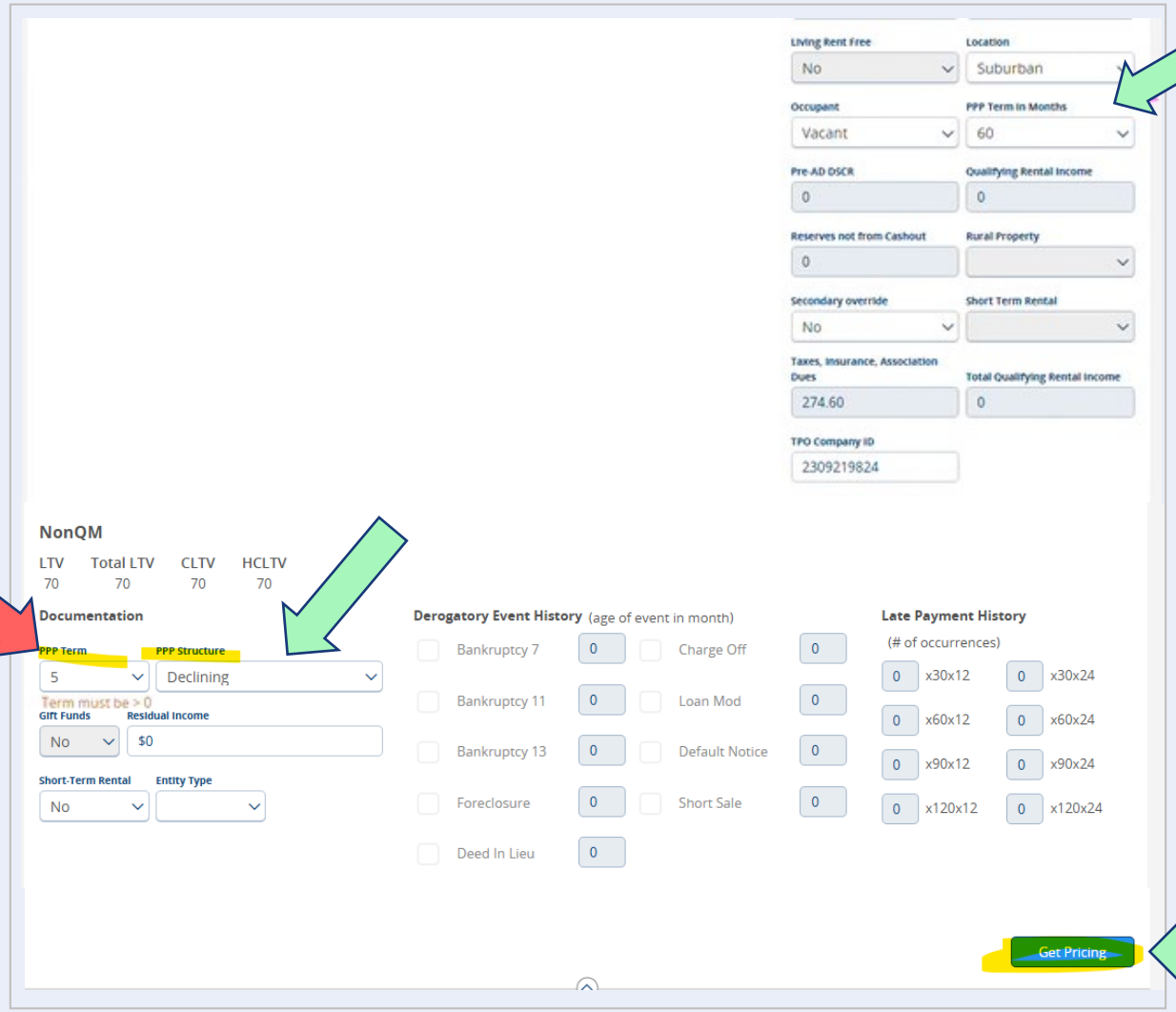
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Pricing

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If locked on or after August 6, 2026 (8/6/2026), the PPP term (in months) must be entered in the field **PPP Term in Months**, and the field **PPP Structure Type**, must be appropriately selected for pricing and re-prices.

Click the **Get Pricing** button.

Note: The field **PPP Term** in the bottom left must be greater than 0 but will NOT be used for the pricing calculation. Only the above field **PPP Term in Months** will be used for pricing.

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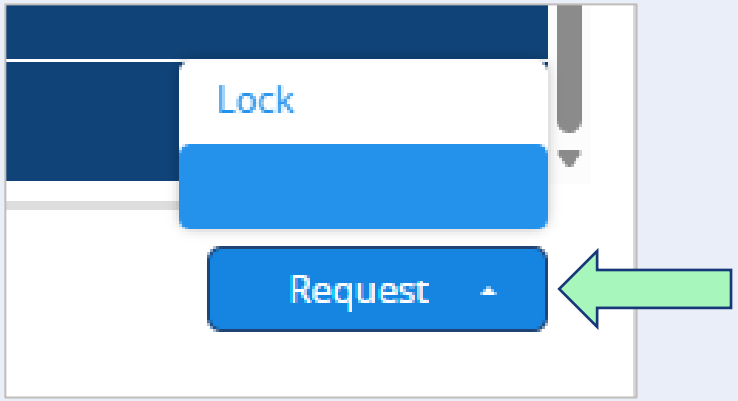
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Pricing

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Choose your rate, scroll down, and click on the **Request** button. You may choose to **Float** or **Lock**.

(note, if you choose a rate with pricing above PAR, it is assumed this to be YSP, if you choose differently, please email lockdesk@champstpo.com to update)

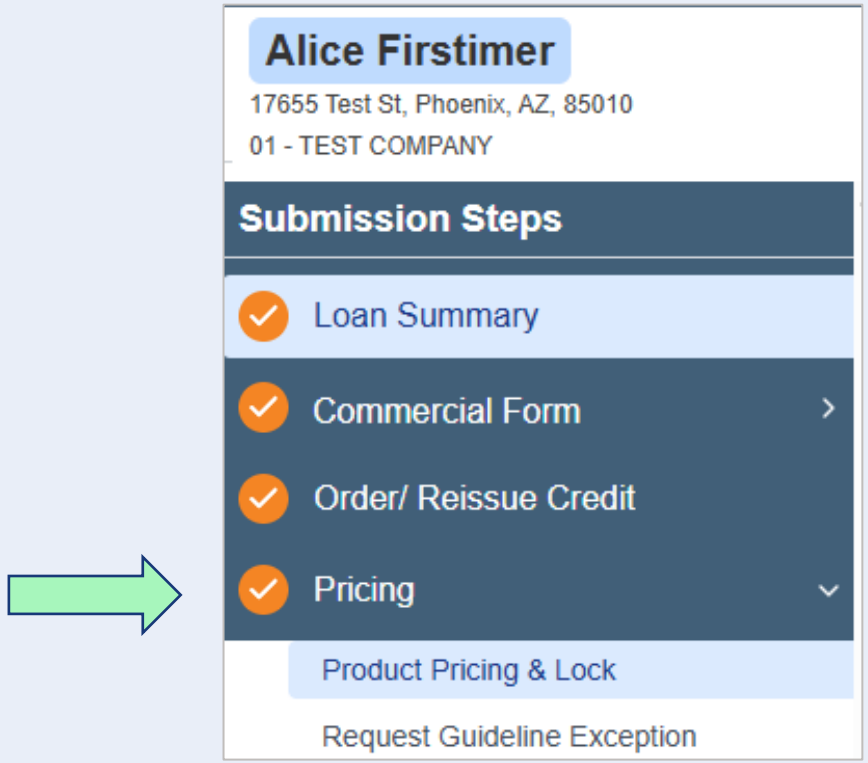


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Once you have floated or locked, you will see an orange checkmark on the **Pricing** tab.



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Required Documents

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Navigate to the **Documents** tab. Upload any required documents. If you wish to upload additional documents, please upload them to the **[UNASSIGNED]** folder.

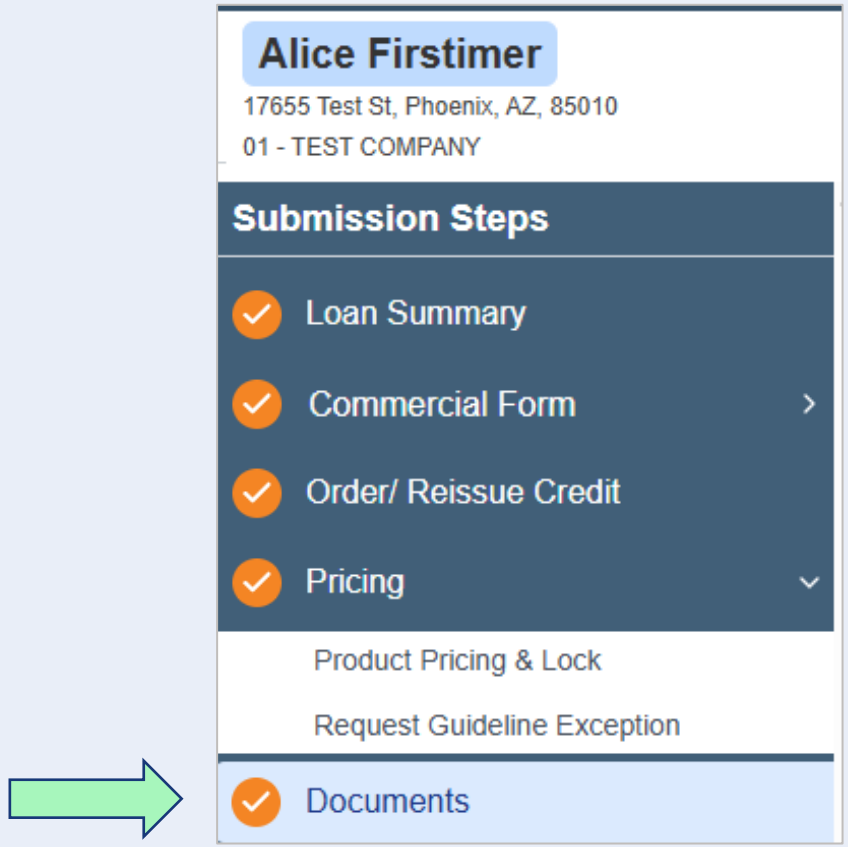


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Once all minimum required documents have been uploaded, the **Documents** tab will have an orange checkmark.



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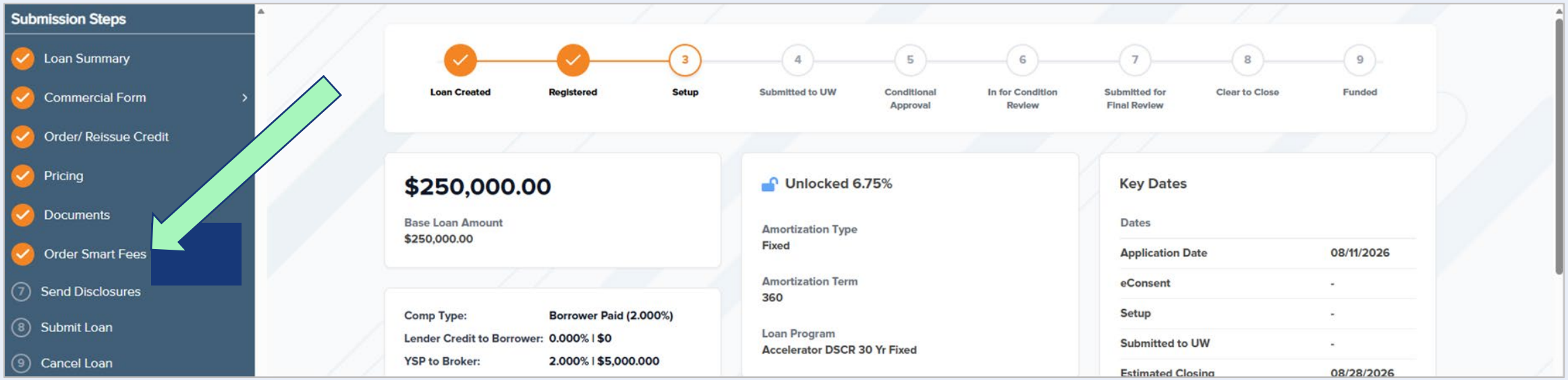
How to Submit a Business Purpose Loan

Ordering Smart Fees

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At this time Smart Fees will automatically run, if they do not (check mark does not appear) please click on

Order Smart Fees

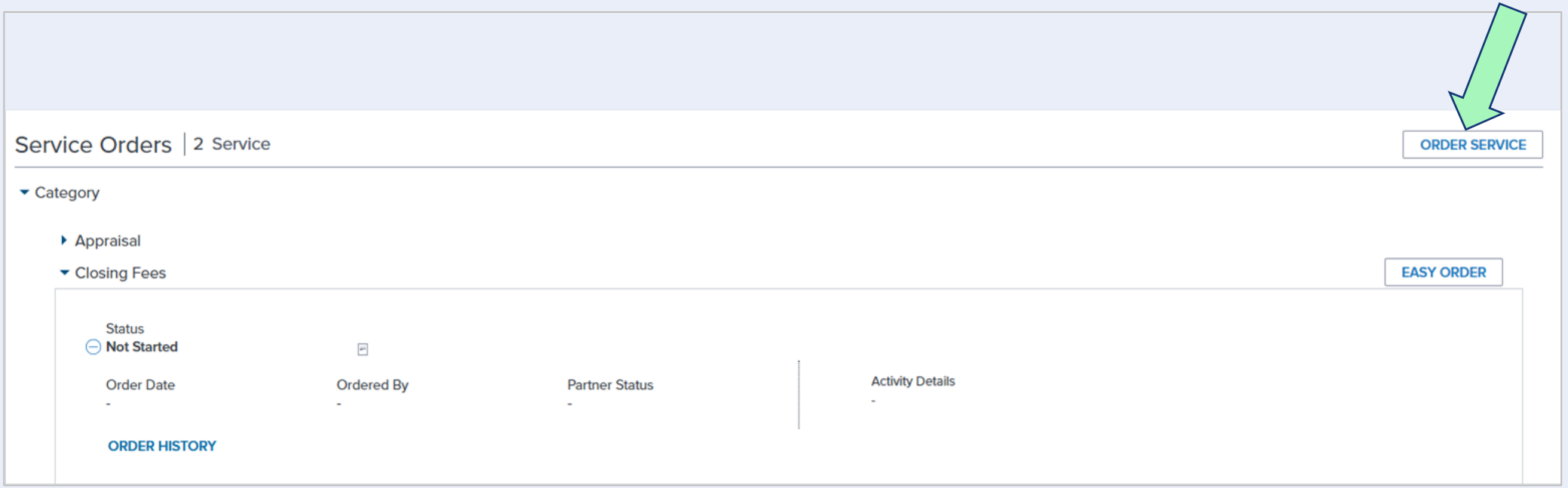


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If you would like to change the title company, select **Order Service**



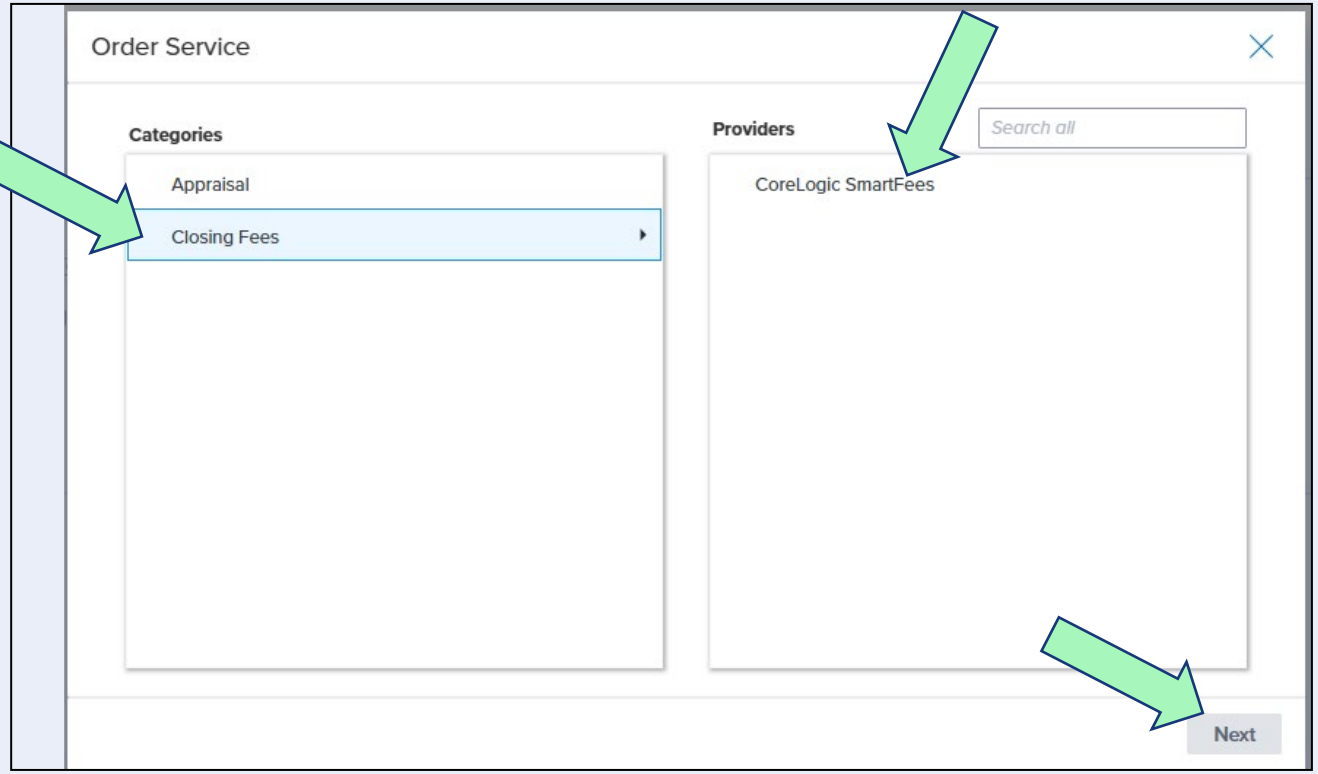
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Select **Closing Fees**, then select **CoreLogic SmartFees**

Then click **Next**

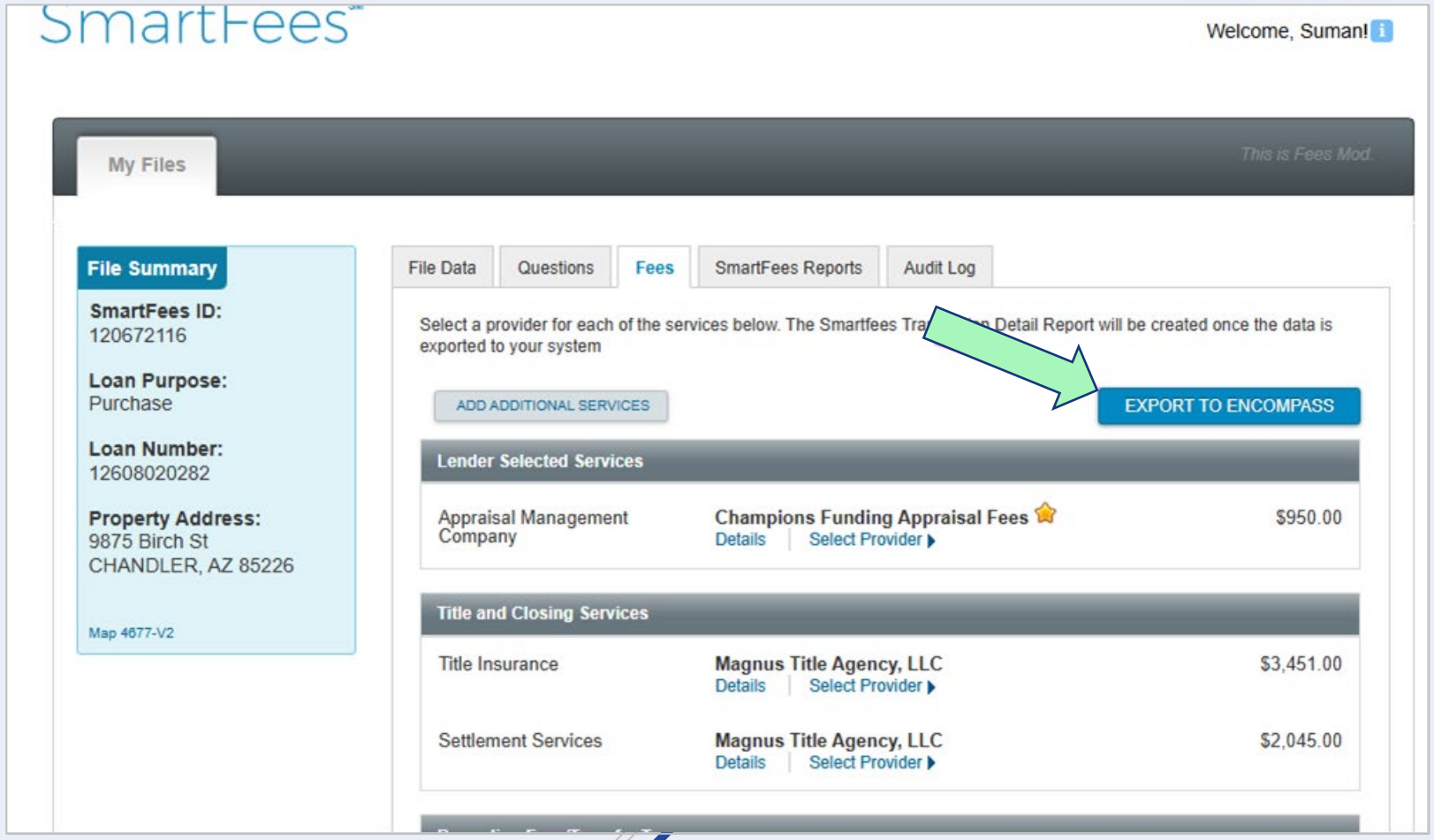


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Then select **Export to Encompass**



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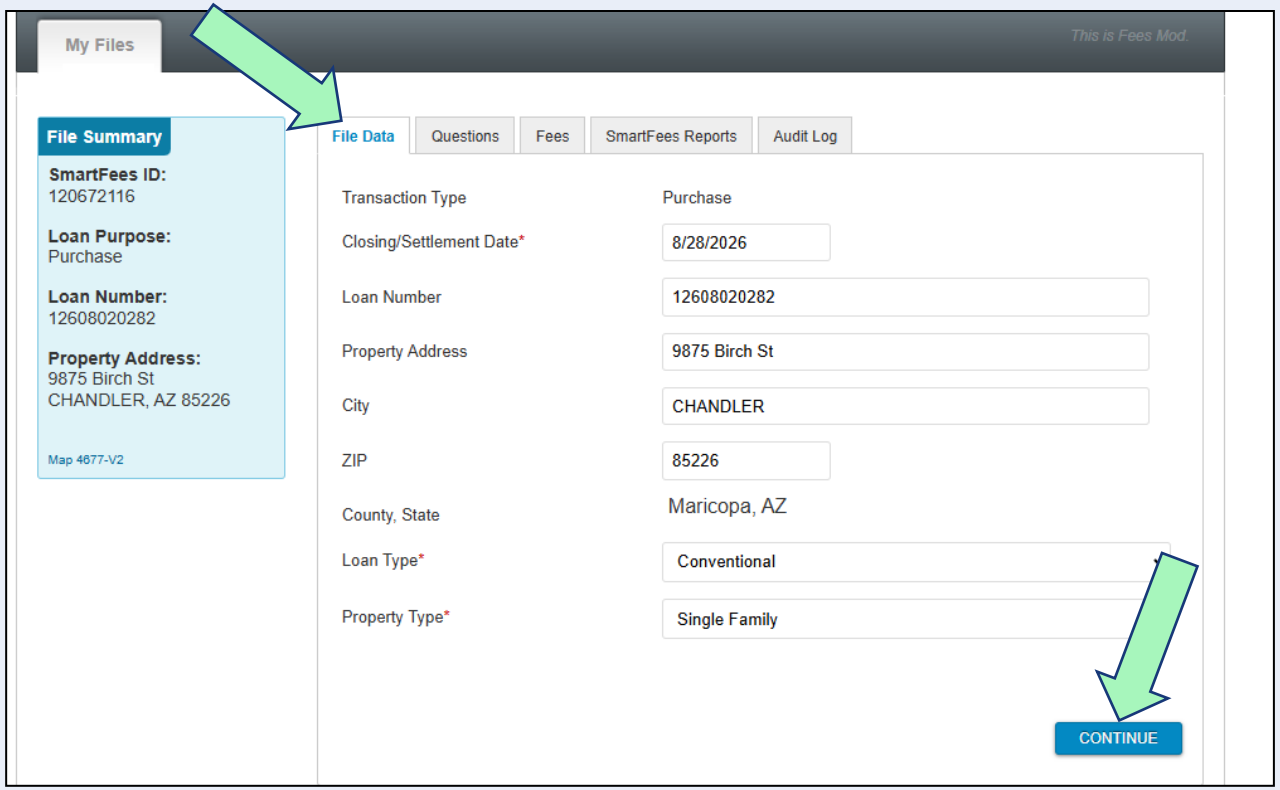
Ordering Smart Fees

VICTORY WHOLESALE LOANS

If you are looking for a different title company than what was automatically chosen, please click on the **File Data** tab.

Verify the information is correct,

Then hit **Continue**.



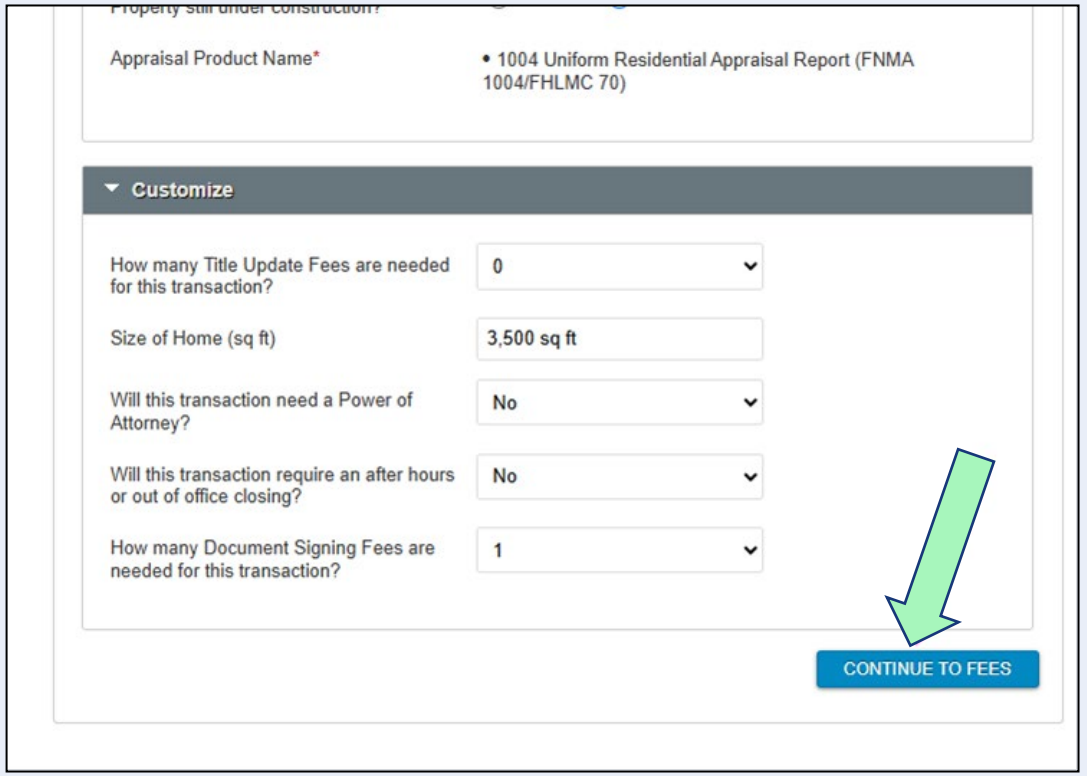
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Verify the information is correct,

Then hit **Continue to Fees**.

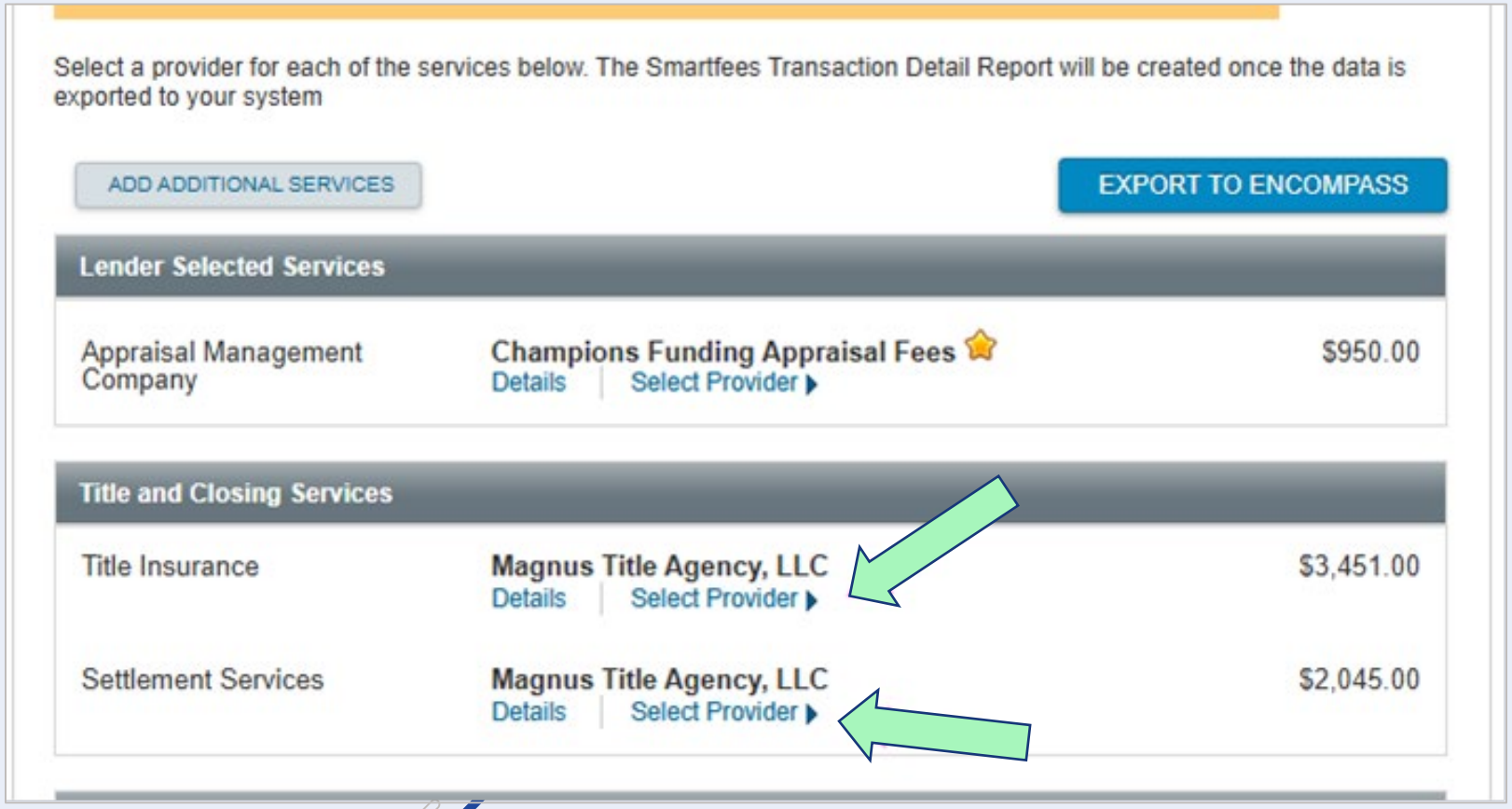


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Click on **Select Provider** for the provider you wish to change (if changing both you will need to do both individually).

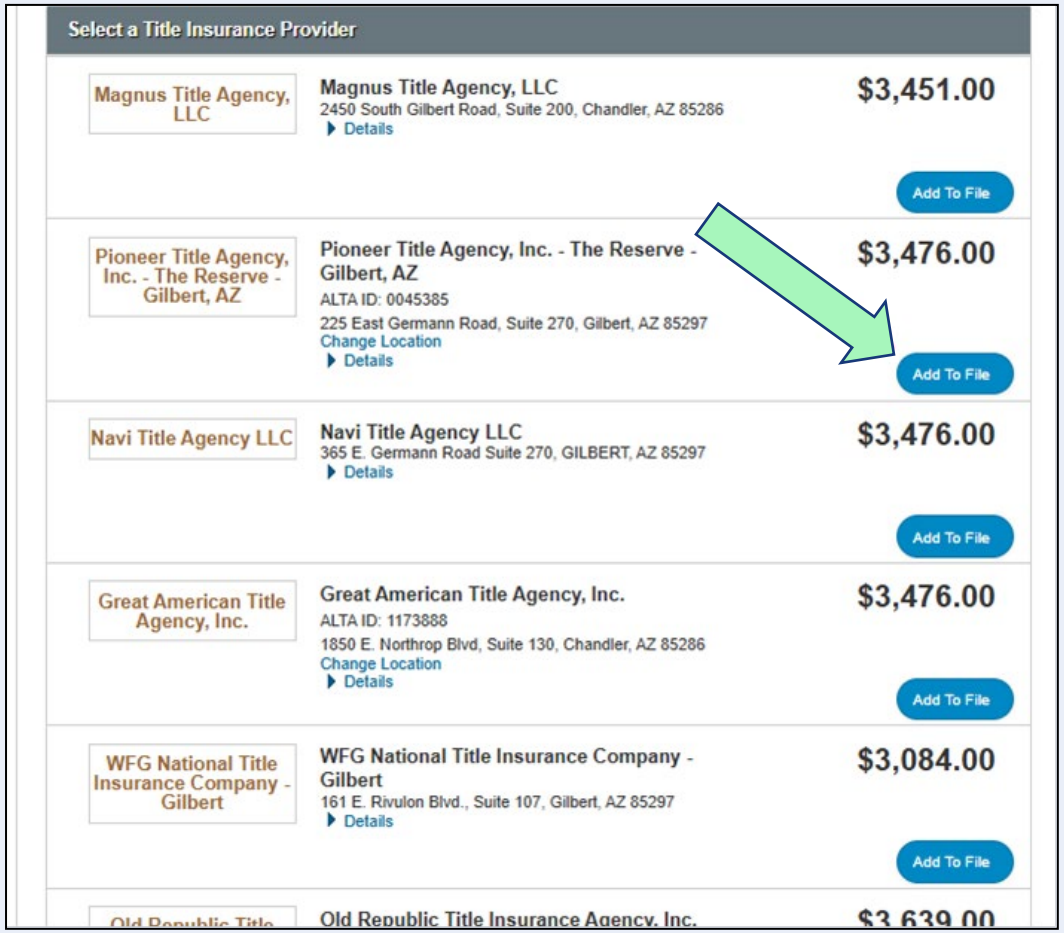


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Find the provider you wish to update with and click the **Add To File** button.

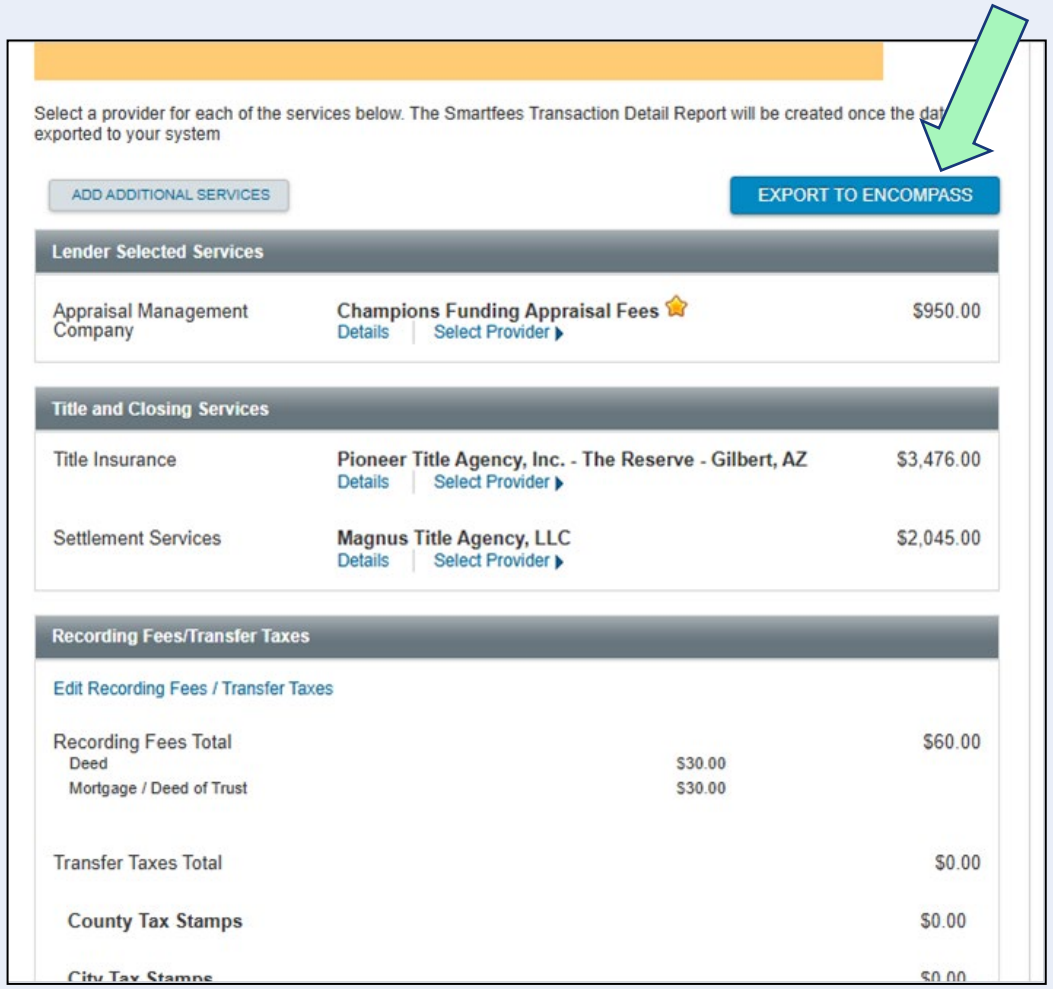


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Once you have updated one or both providers with your chosen providers, then hit **Export To Encompass**.

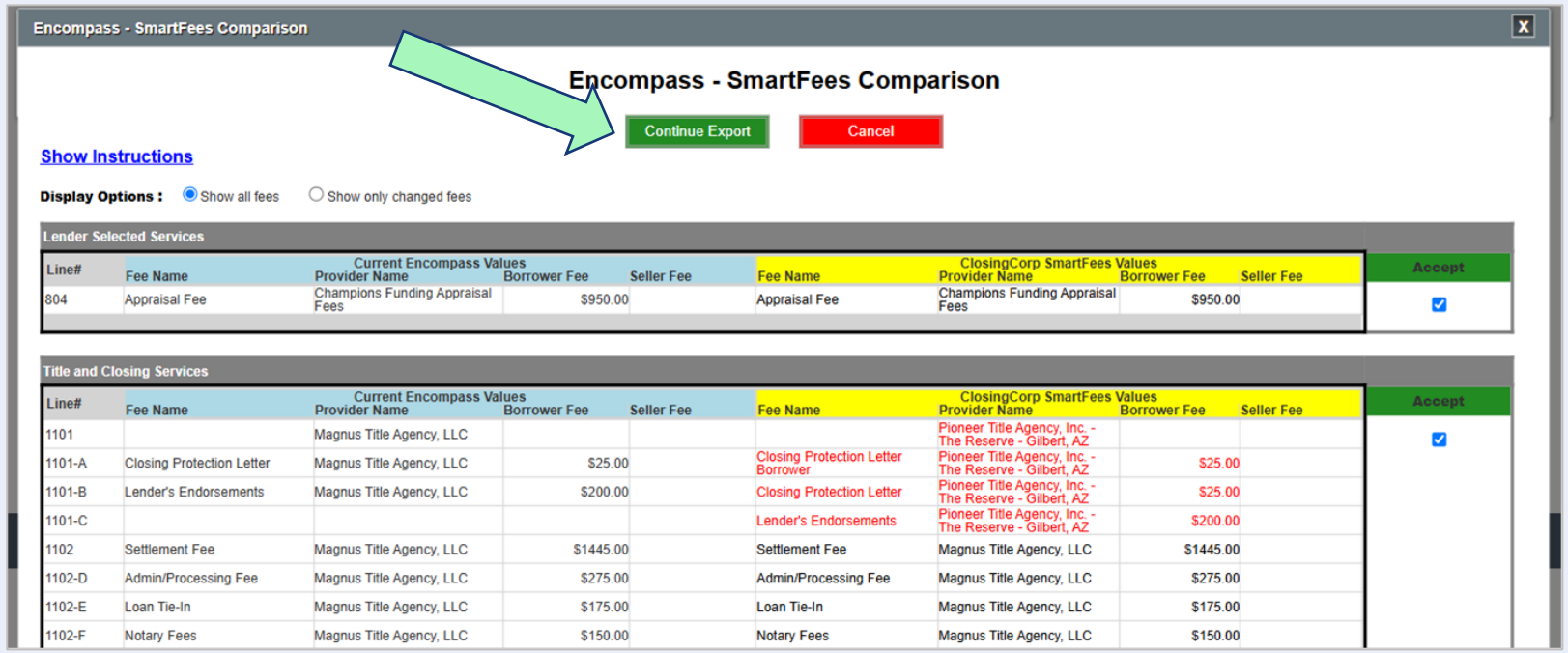


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Then click the **Continue Export** button to complete the process to export your new fees into Encompass.



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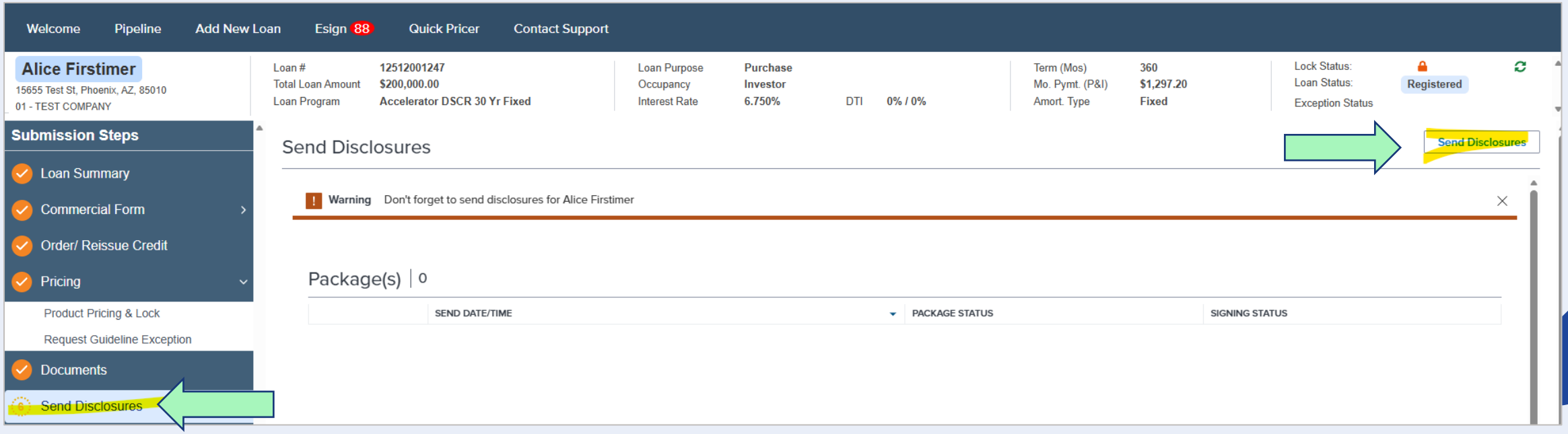
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How to Submit a Business Purpose Loan

Sending Disclosures

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Navigate to **Send Disclosures** tab (this will be a skinny pack), and then click on the **Send Disclosures** button.



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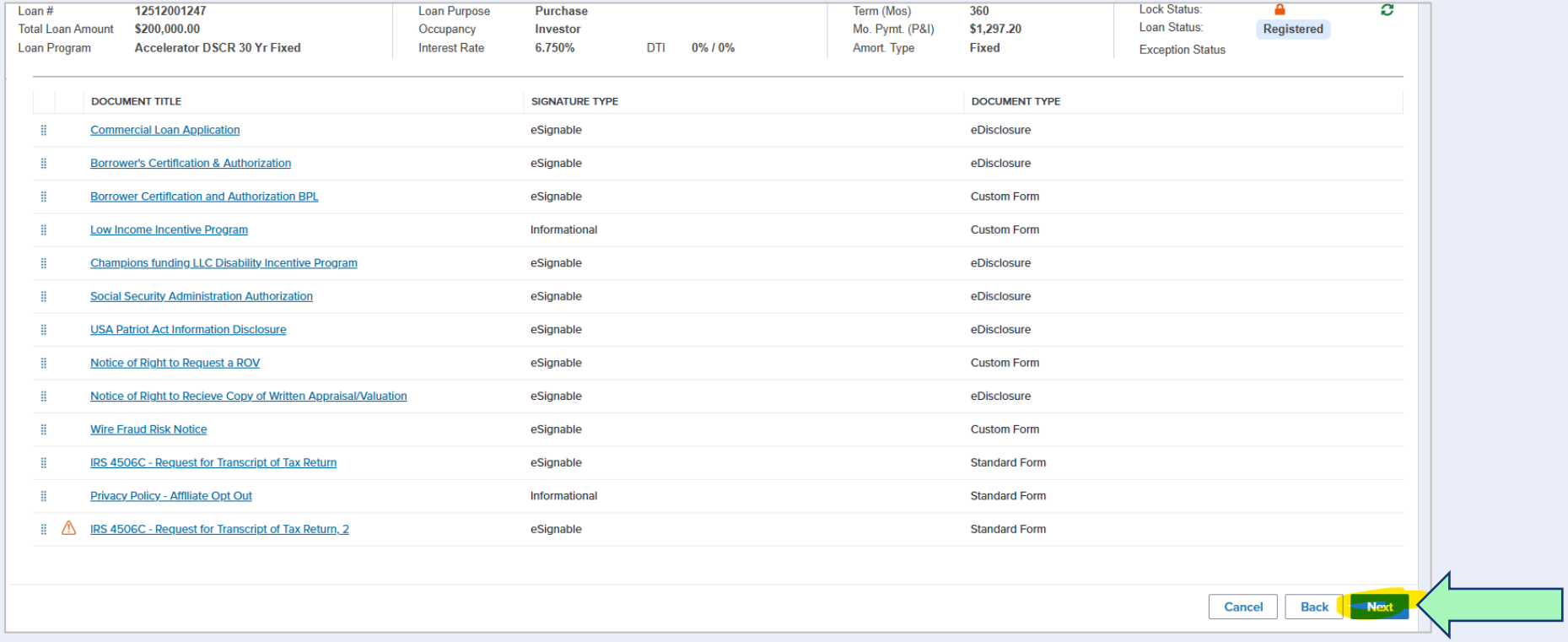
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How to Submit a Business Purpose Loan

Sending Disclosures

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Click the **Next** button.

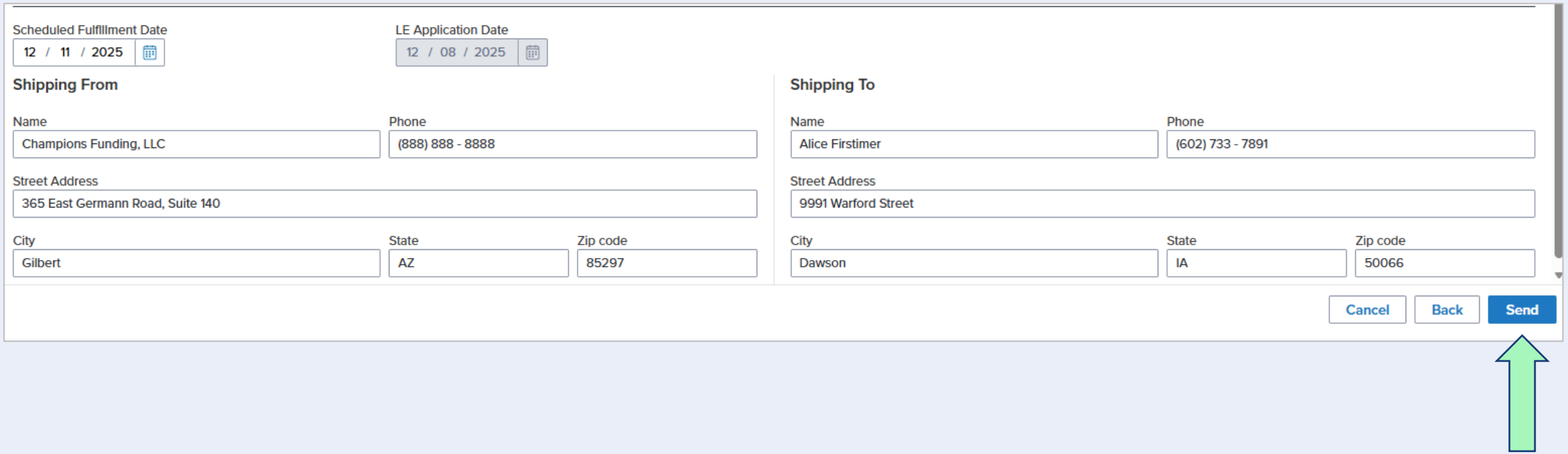


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Then click the **Send** button.



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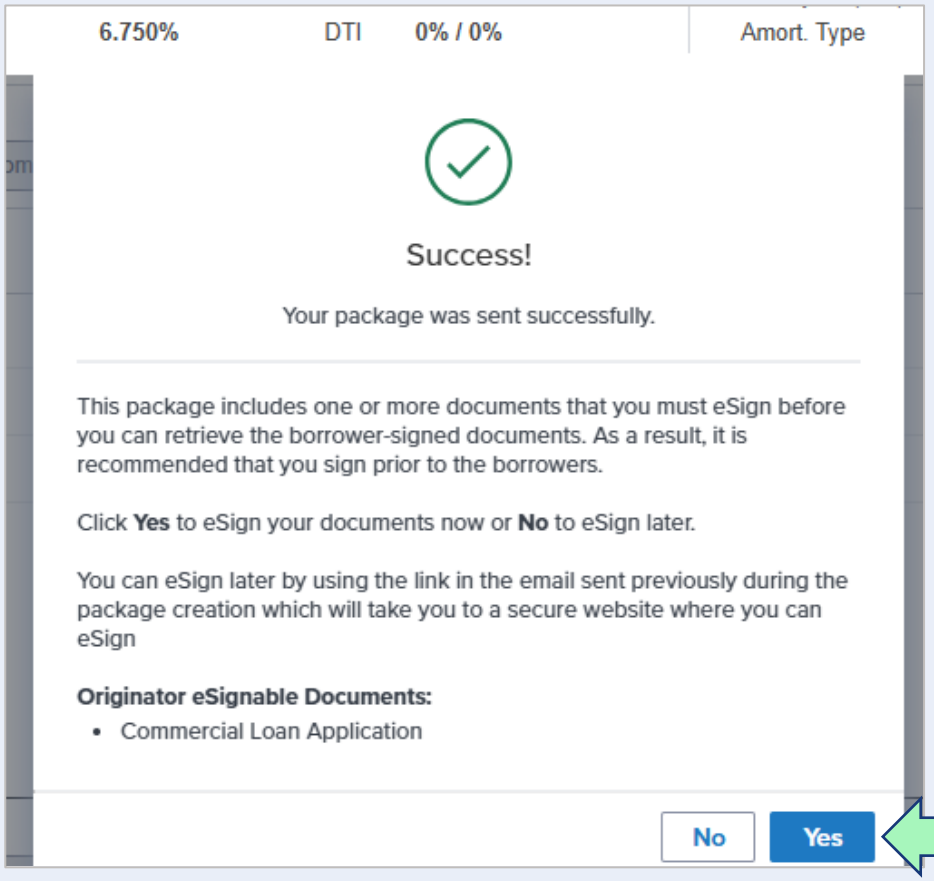
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How to Submit a Business Purpose Loan

Sending Disclosures

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Once disclosures have been sent, you will get a pop-up asking you to sign the commercial loan app. Please click the **Yes** button to avoid any delays.



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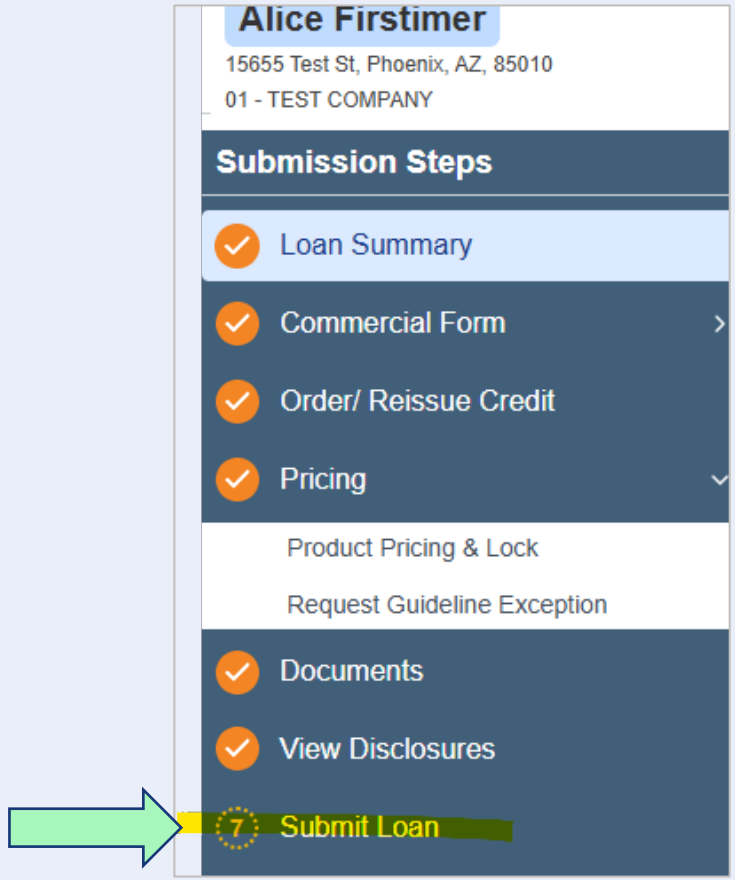
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How to Submit a Business Purpose Loan

Submit Loan

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Navigate to the **Submit Loan** tab.



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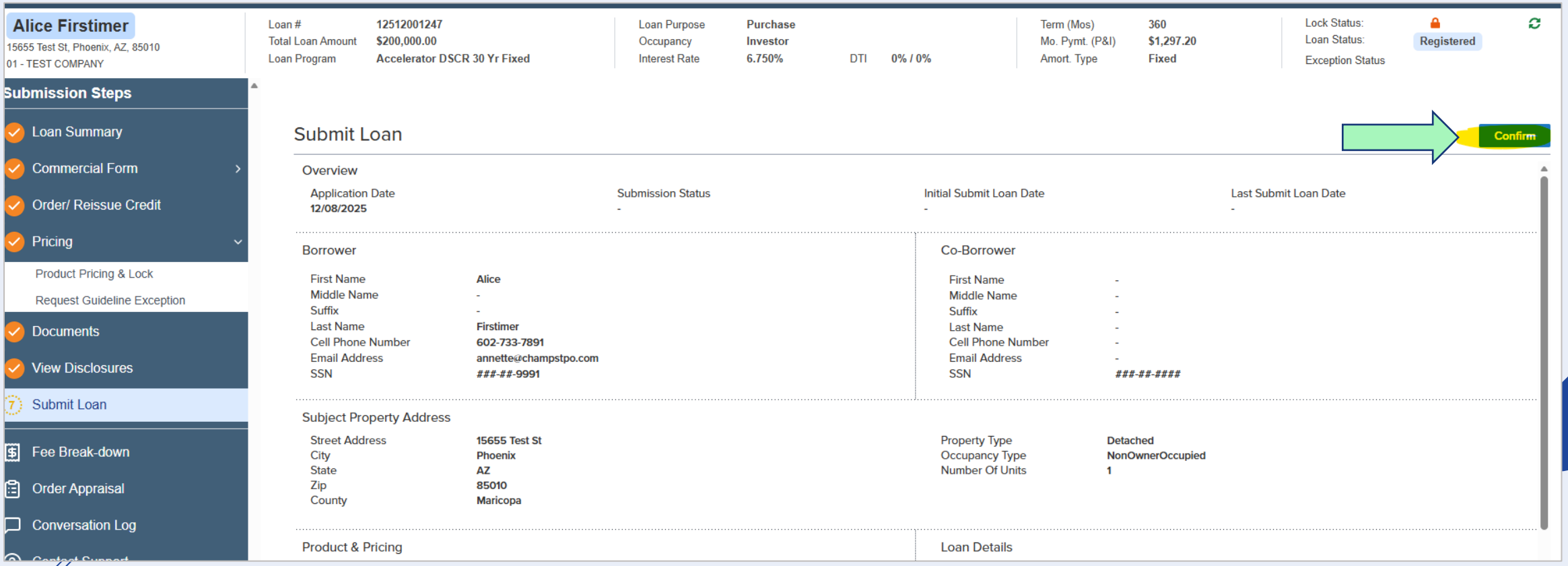
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Submit Loan

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Click the **Confirm** button. Your loan has been submitted and is now in set-up status.



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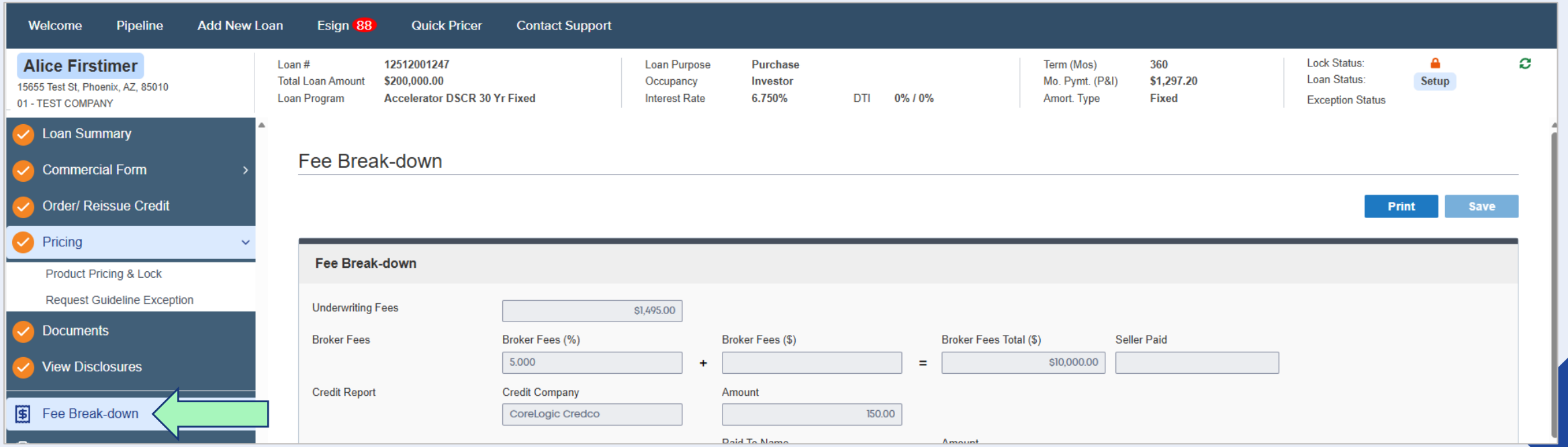
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How to Submit a Business Purpose Loan

Fee Breakdown

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To view or print the fee breakdown, click on the **Fee Breakdown** tab.



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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.



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