

HERO 2.0 Broker Portal Training:

How to Submit a Consumer Purpose Loan

VICTORY
WHOLESALE LOANS

How to Submit a Consumer Purpose Loan

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VICTORY WHOLESALE LOANS

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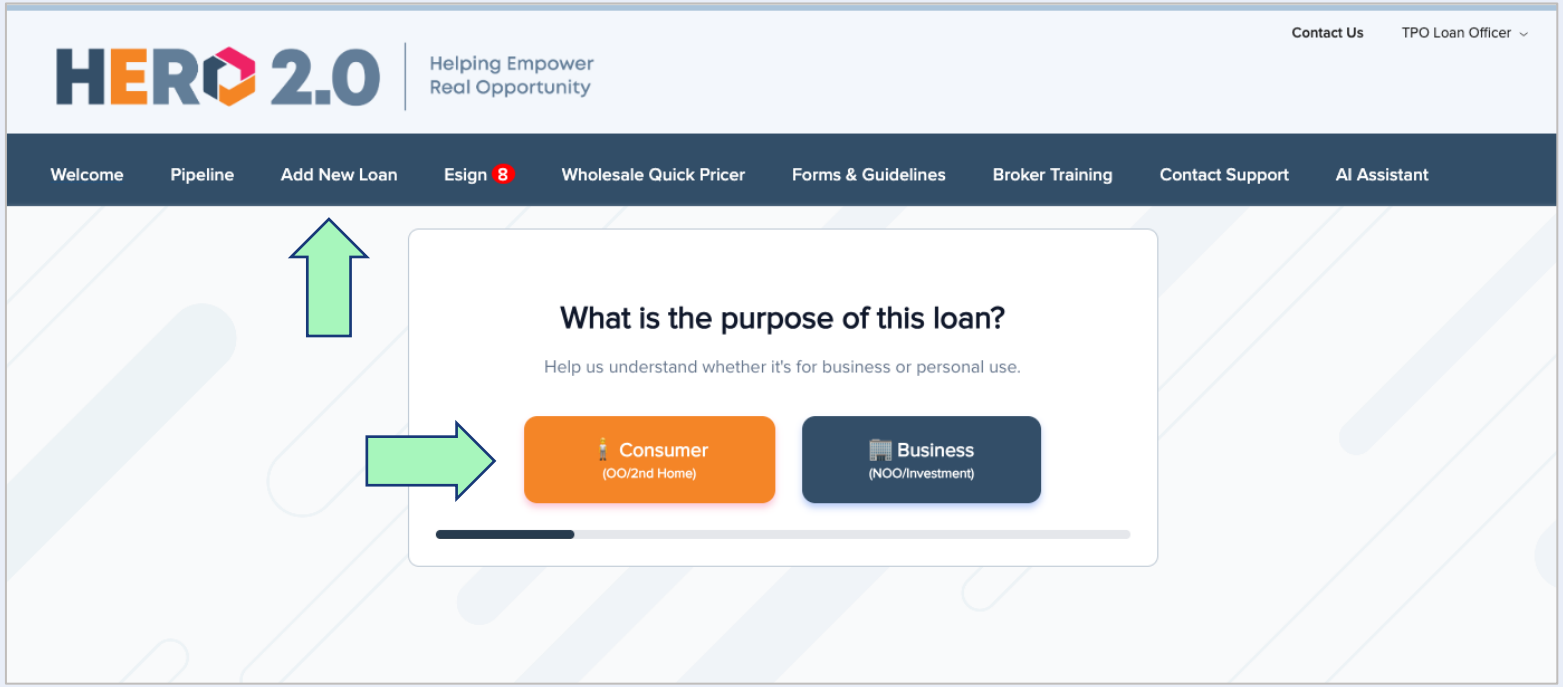
How to Submit a Consumer Purpose Loan

Add a New Loan

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

HERO 2.0 Login



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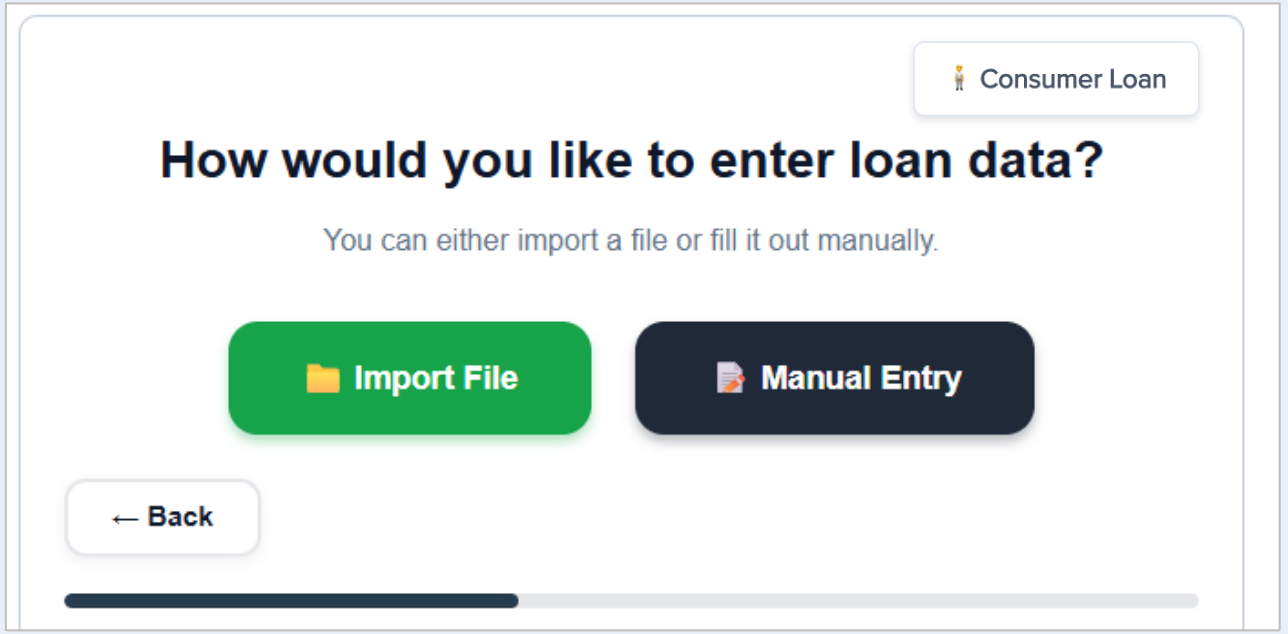
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Add a New Loan

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



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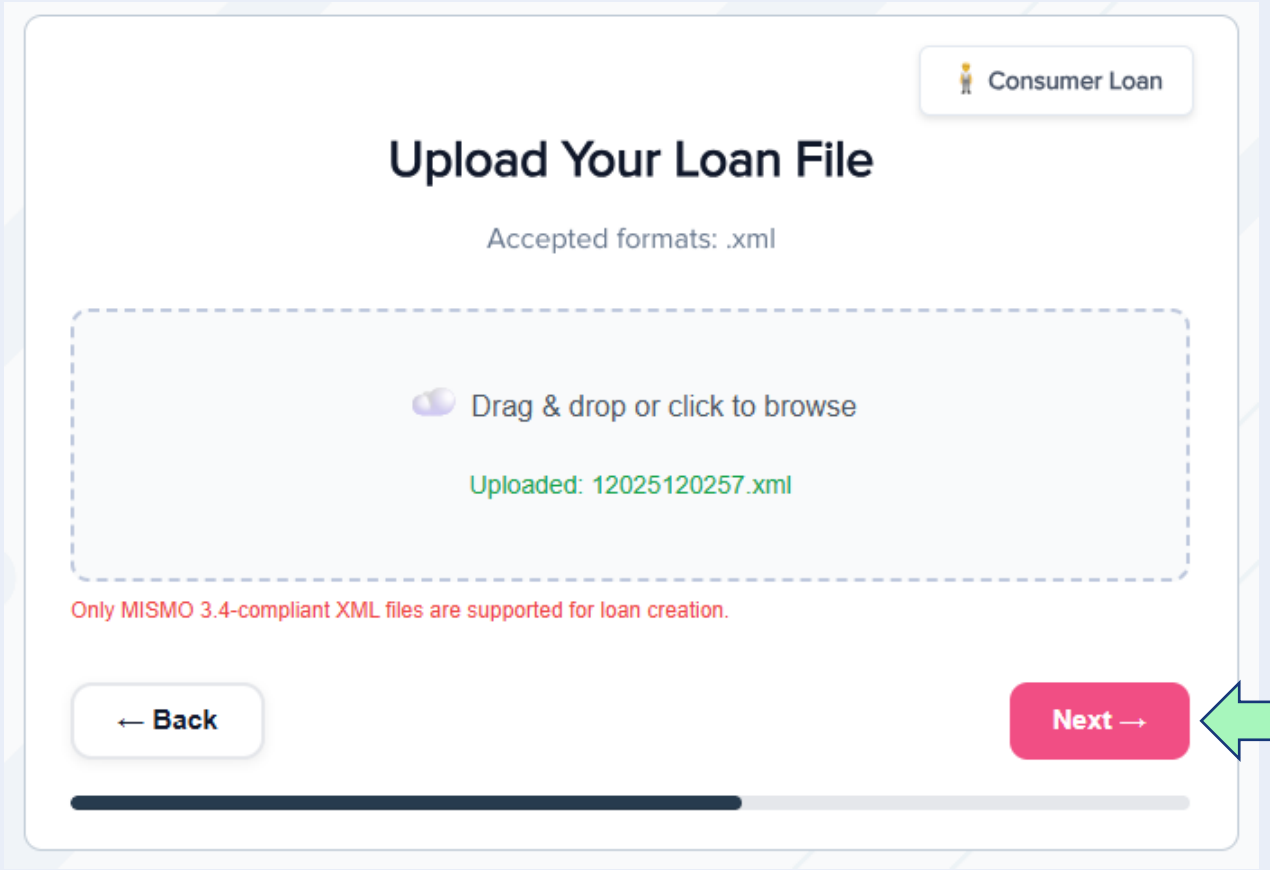
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Add a New Loan

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



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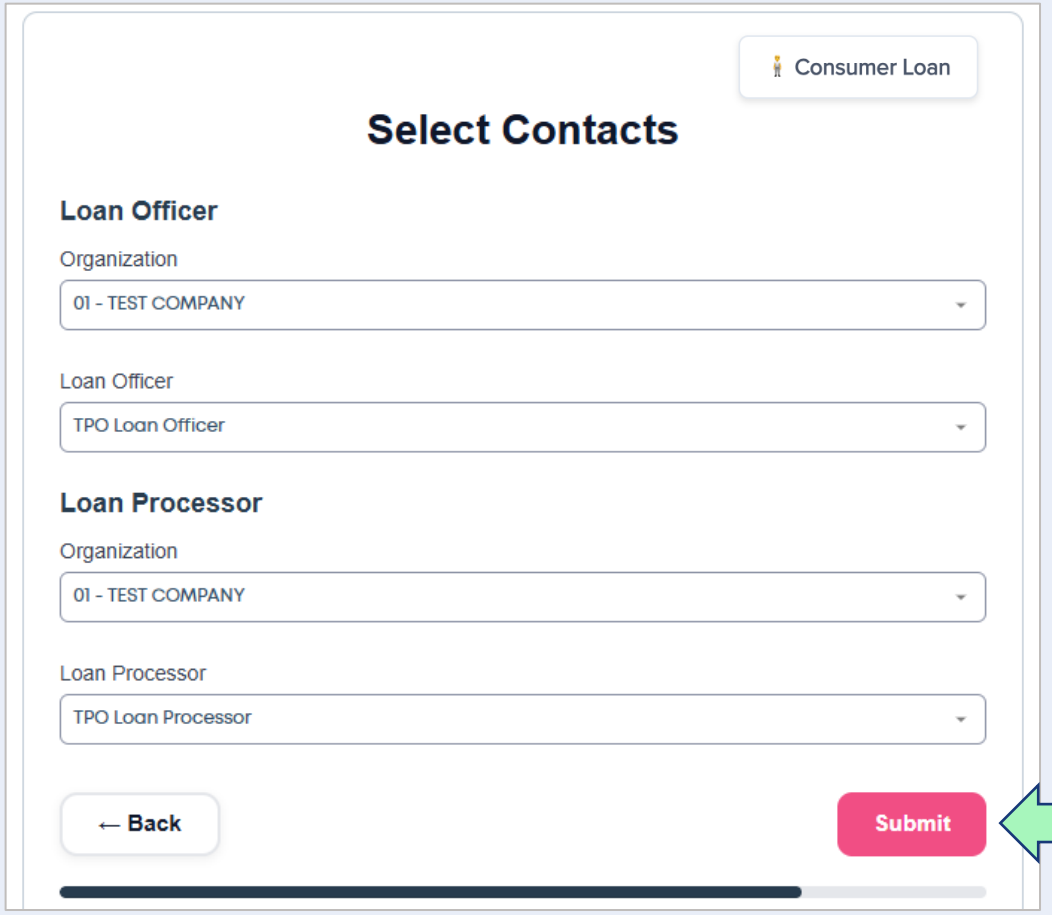
How to Submit a Consumer Purpose Loan

Add a New Loan

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

Click the **Submit** button.



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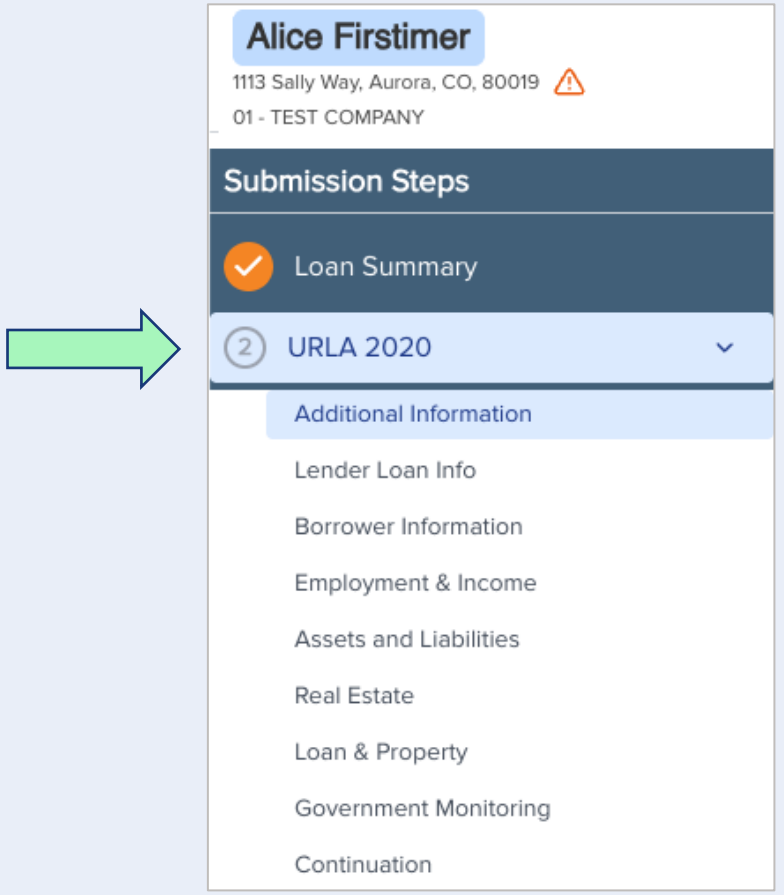
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Add a New Loan

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Click on **URLA 2020** and enter any missing information with an asterisk next to it.

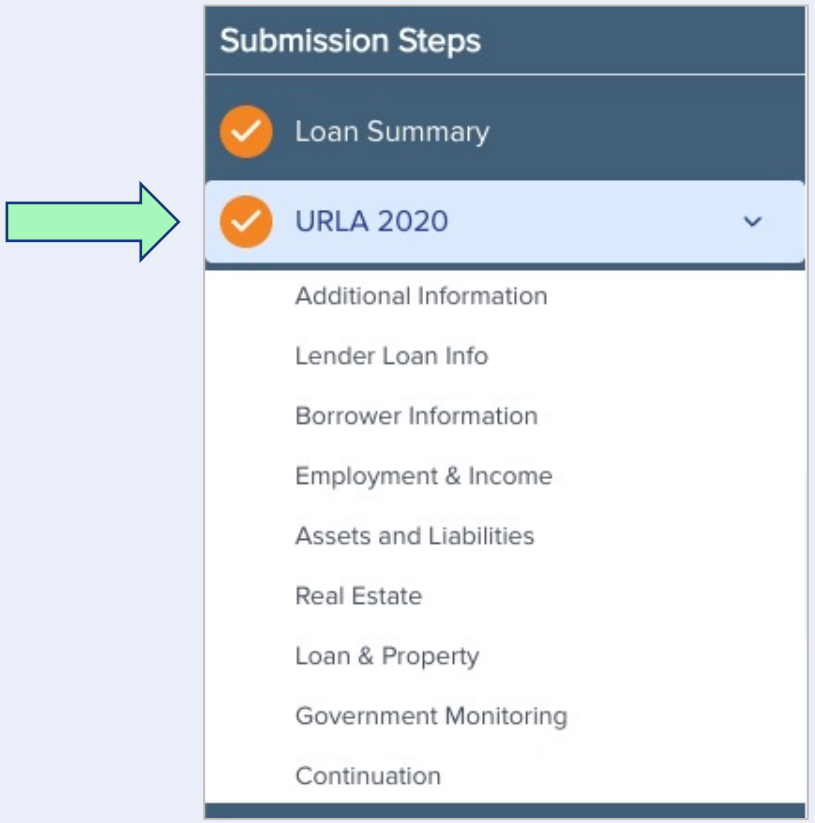


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Once all required fields have been entered, an orange check box will appear.



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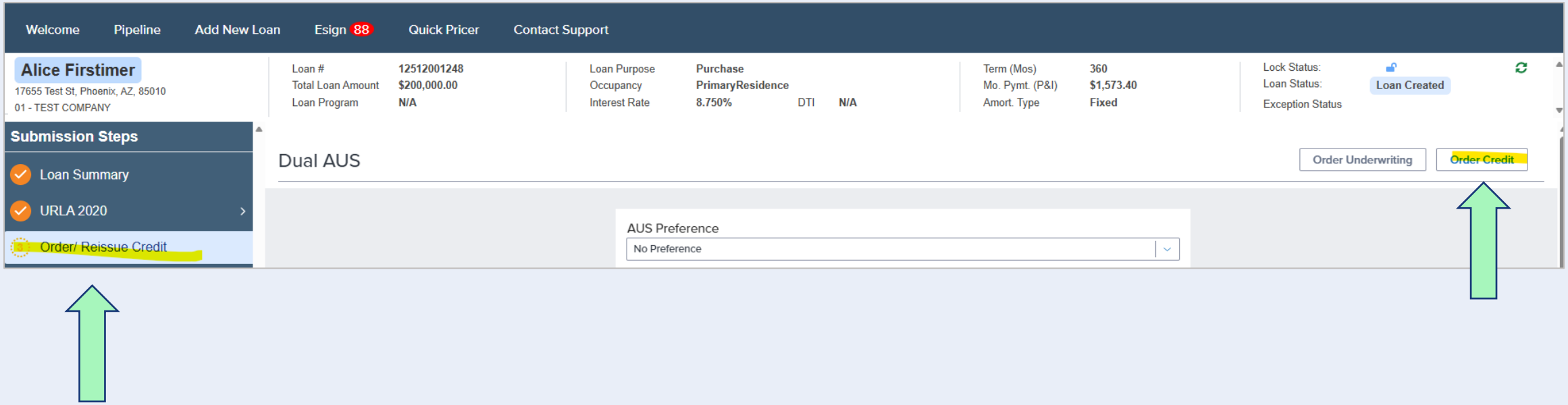
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Order/Re-issue Credit

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



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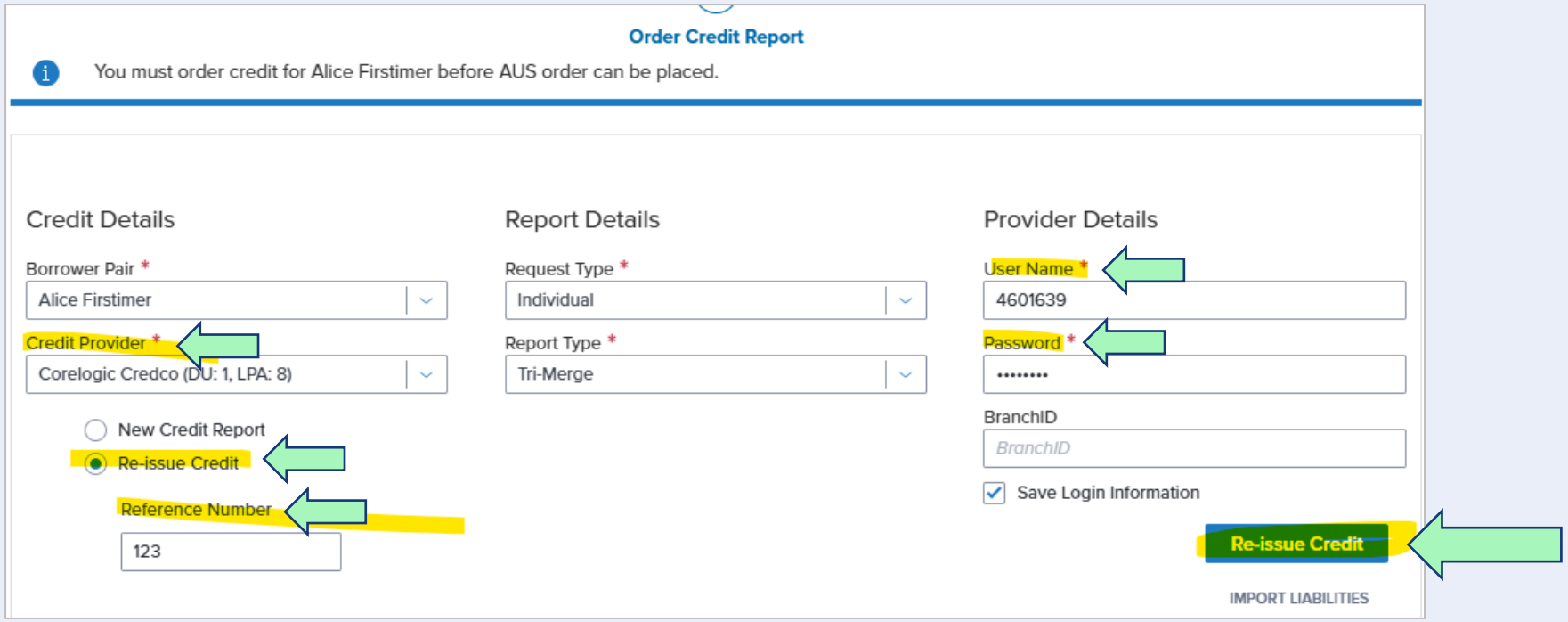
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Order/Re-issue Credit

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.

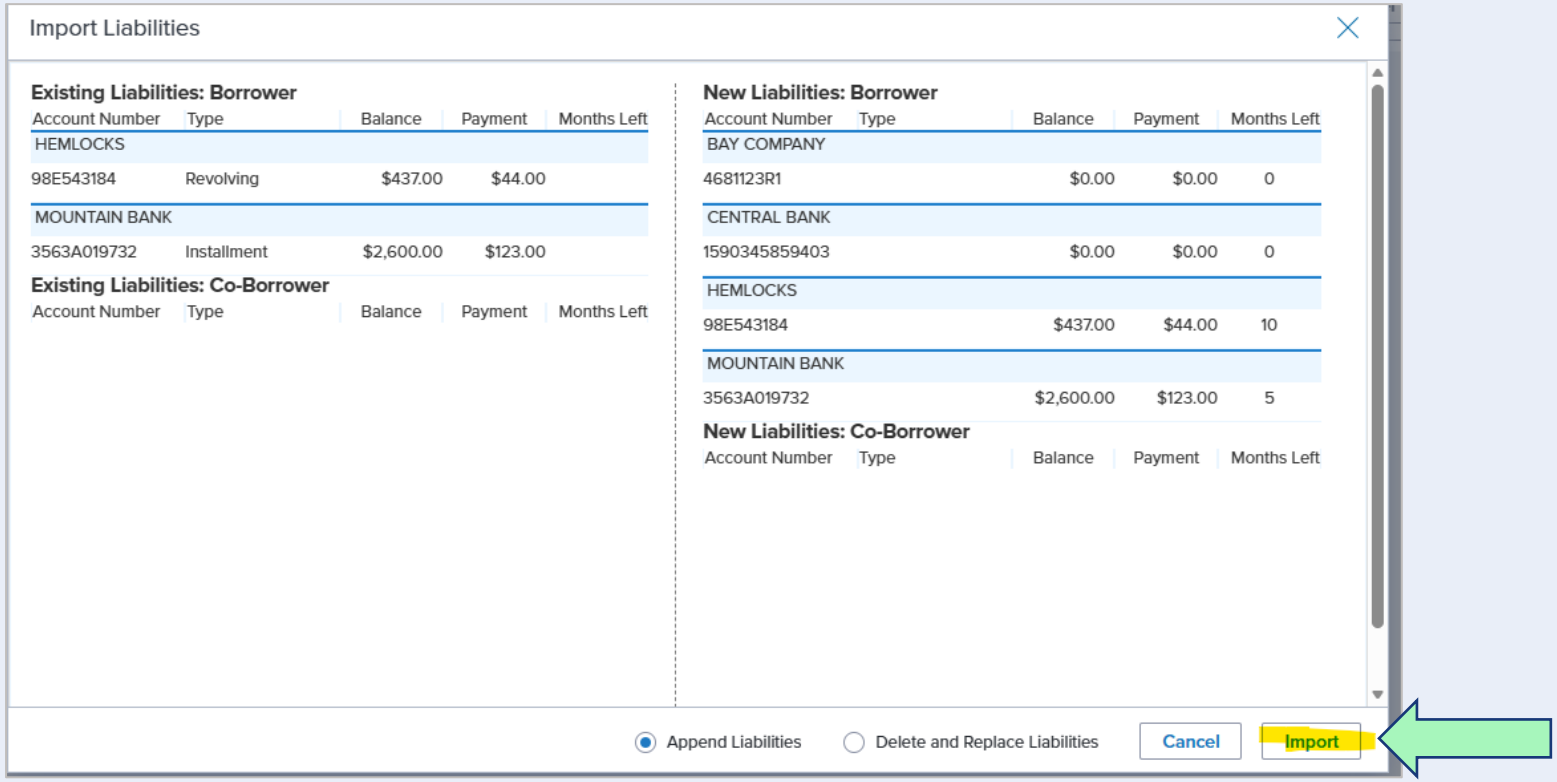


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Import liabilities and click the **Import** button.

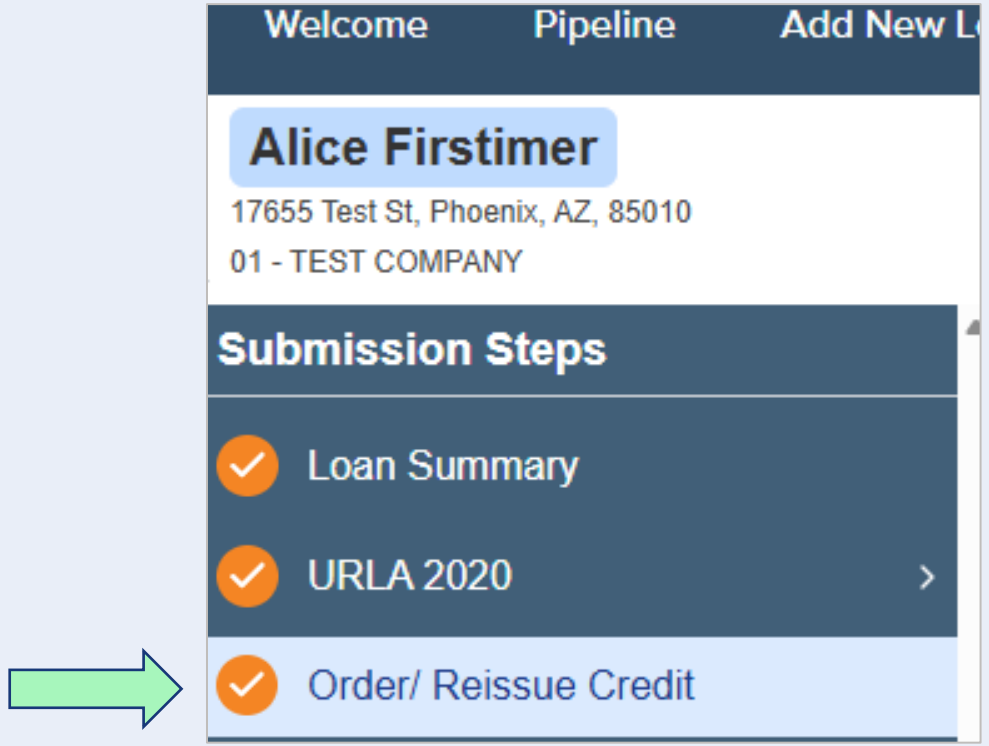


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Once credit has been re-issued successfully, an orange checkmark will appear.

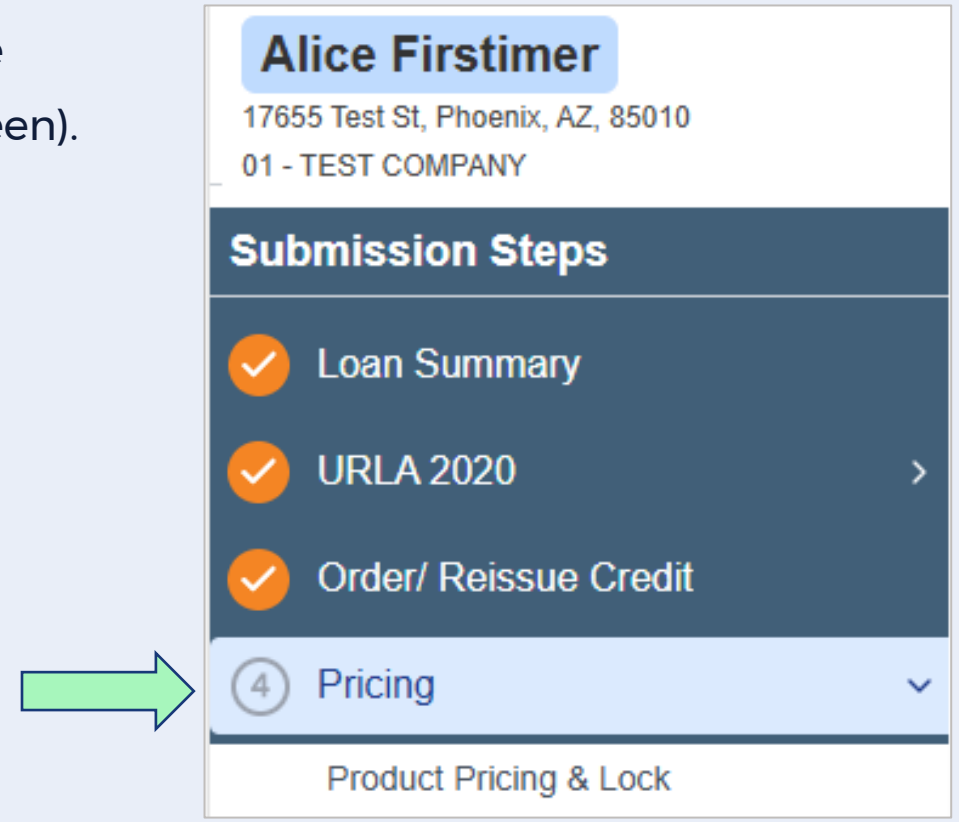


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Navigate to the **Pricing** tab (if any updates need to be made, you must navigate back to the URLA 2020 screen).



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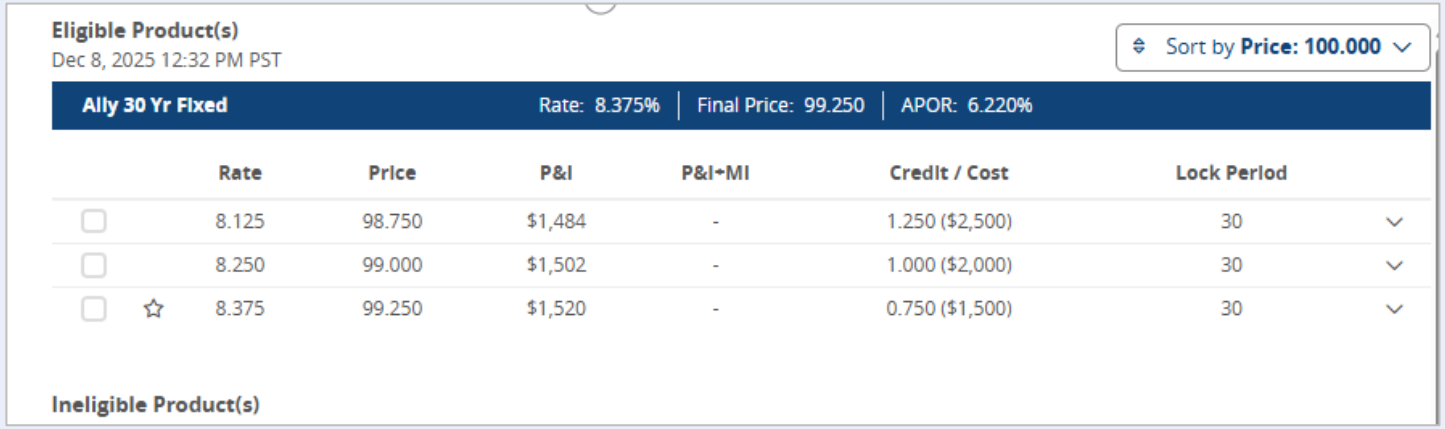
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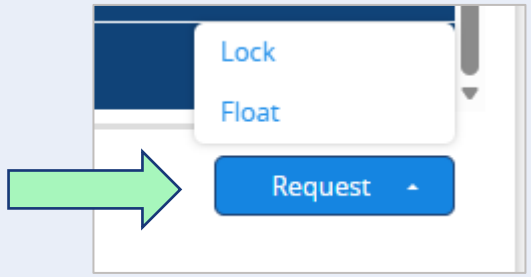
Pricing

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Choose your rate and click on **Request**.

You may choose **Float** or **Lock**.



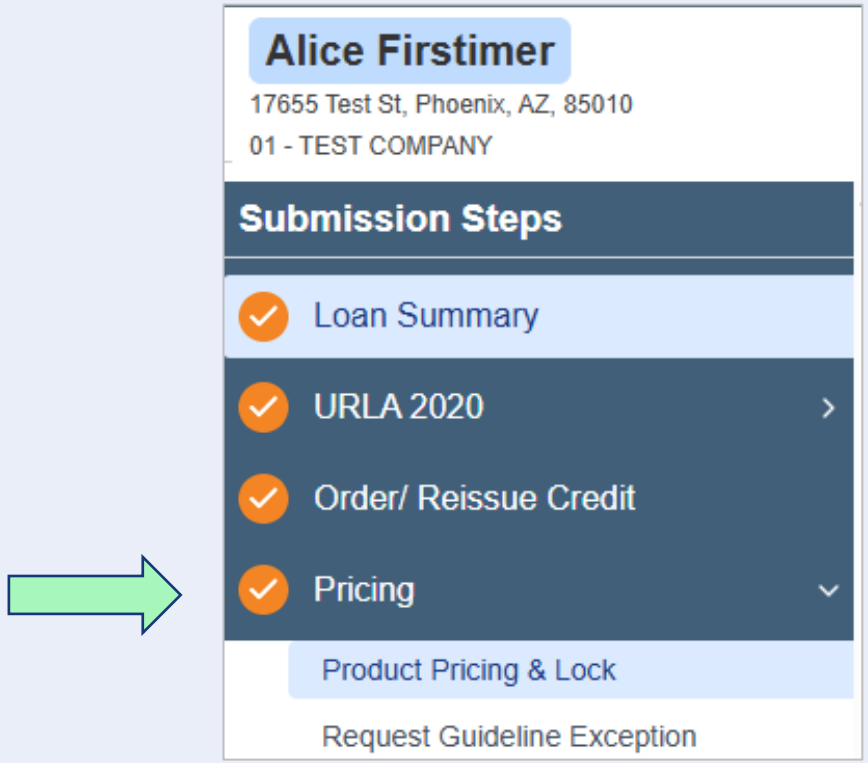


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Once you have floated or locked, you will see an orange checkmark on the **Pricing** tab.



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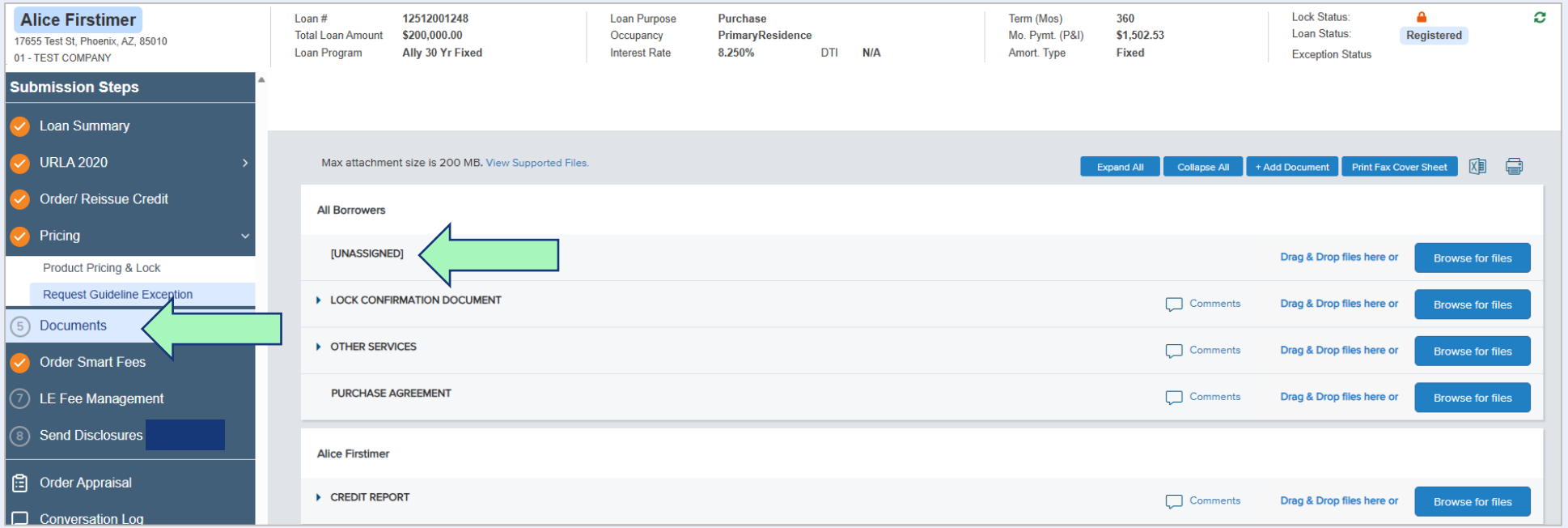
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Required Documents

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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.

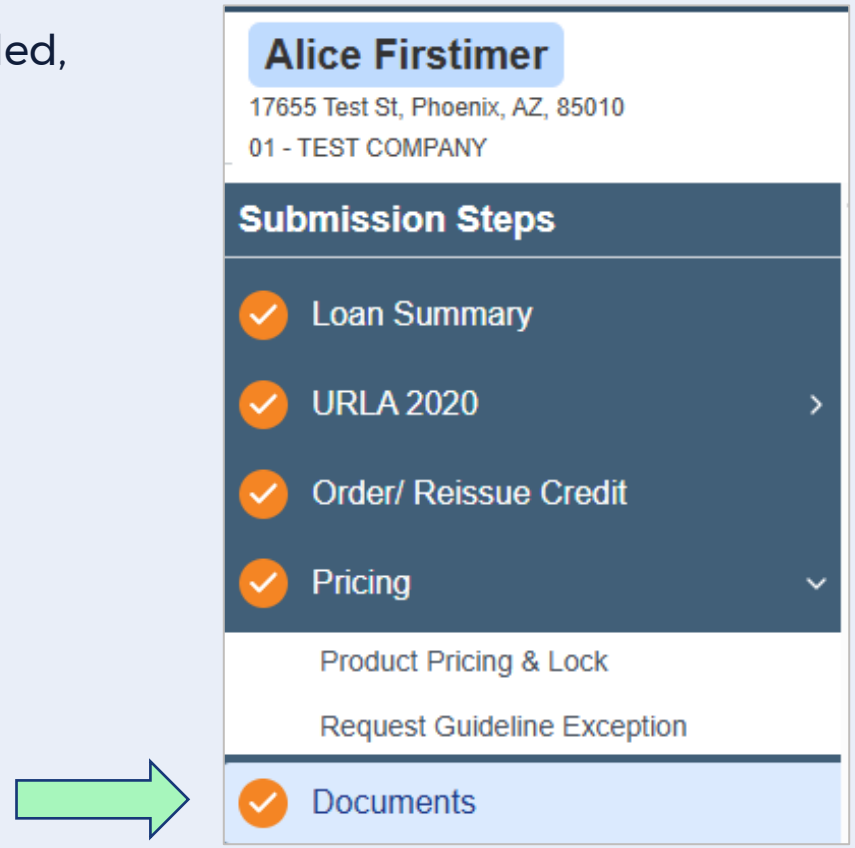


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Once all minimum required documents have been uploaded, the **Documents** tab will have an orange checkmark.



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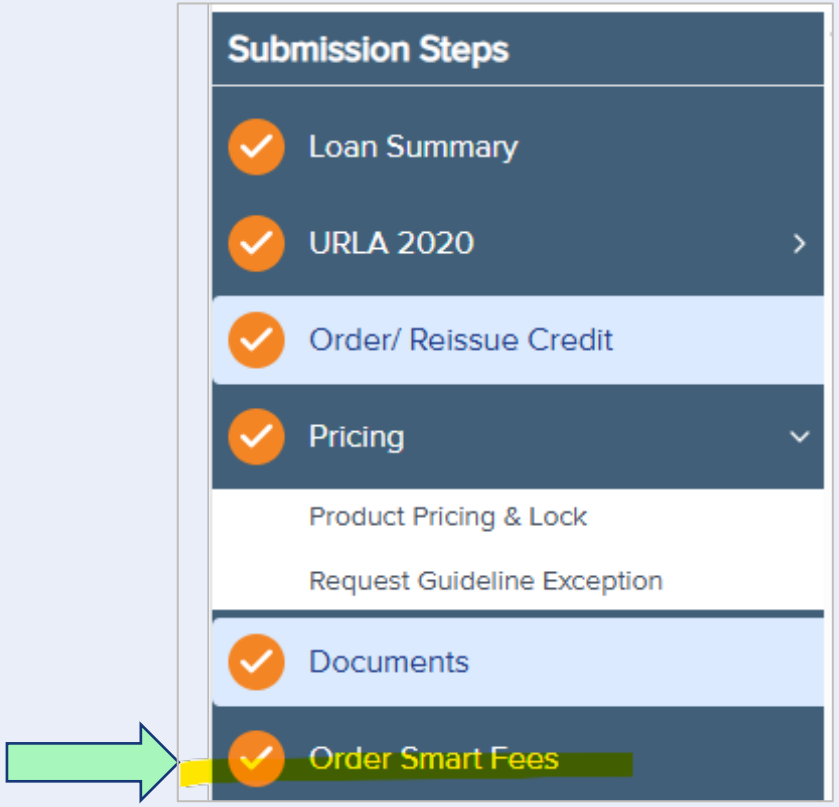
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How to Submit a Consumer Purpose Loan | Smart Fees

VICTORY WHOLESALE LOANS

Smart Fees will automatically run after you upload your documents and will pull in fees from the nearest settlement provider to the subject property.

The **Order Smart Fees** tab will have an orange checkmark once complete.



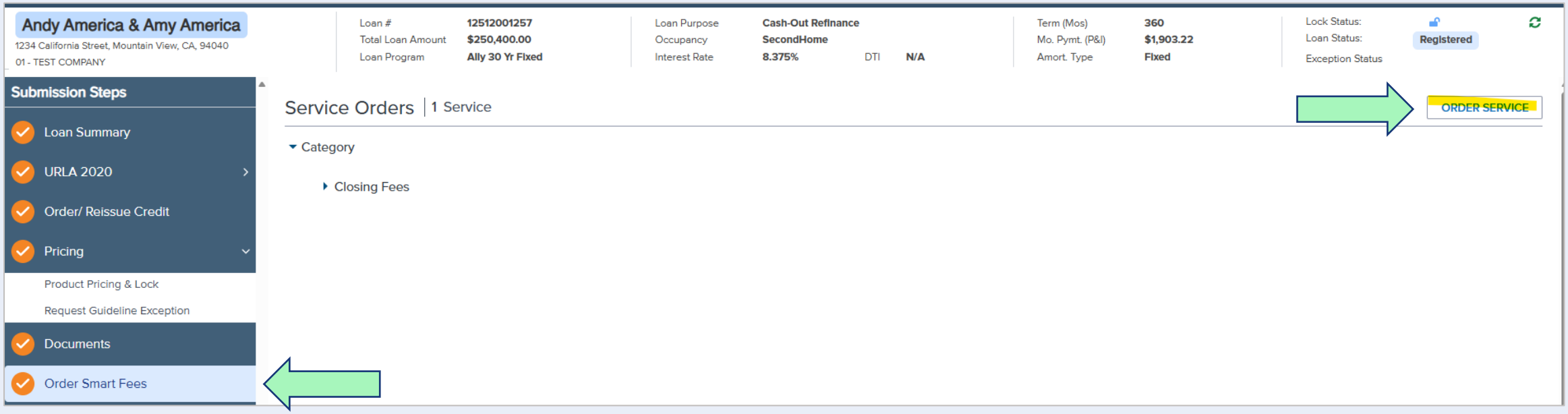
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Smart Fees

If you choose to change the provider, click on the **Order Smart Fees** tab and then click on the **Order Service** button.

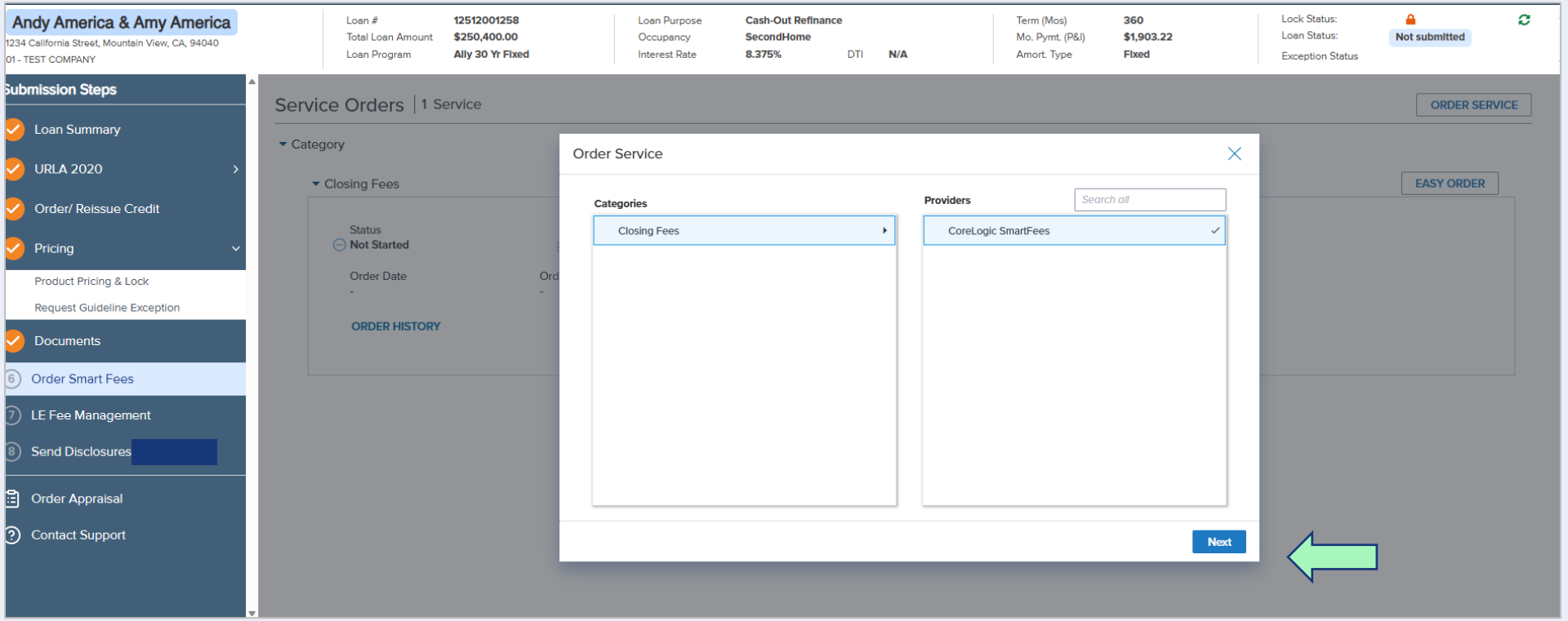


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A pop-up will appear. Under Categories, click on **Closing Fees**, under Providers, click on **Corelogic Smartfees**. Click the **Next** button.



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If you want to search for a different provider, click **Select Provider**. Select Provider for both Title Insurance and Settlement Services.



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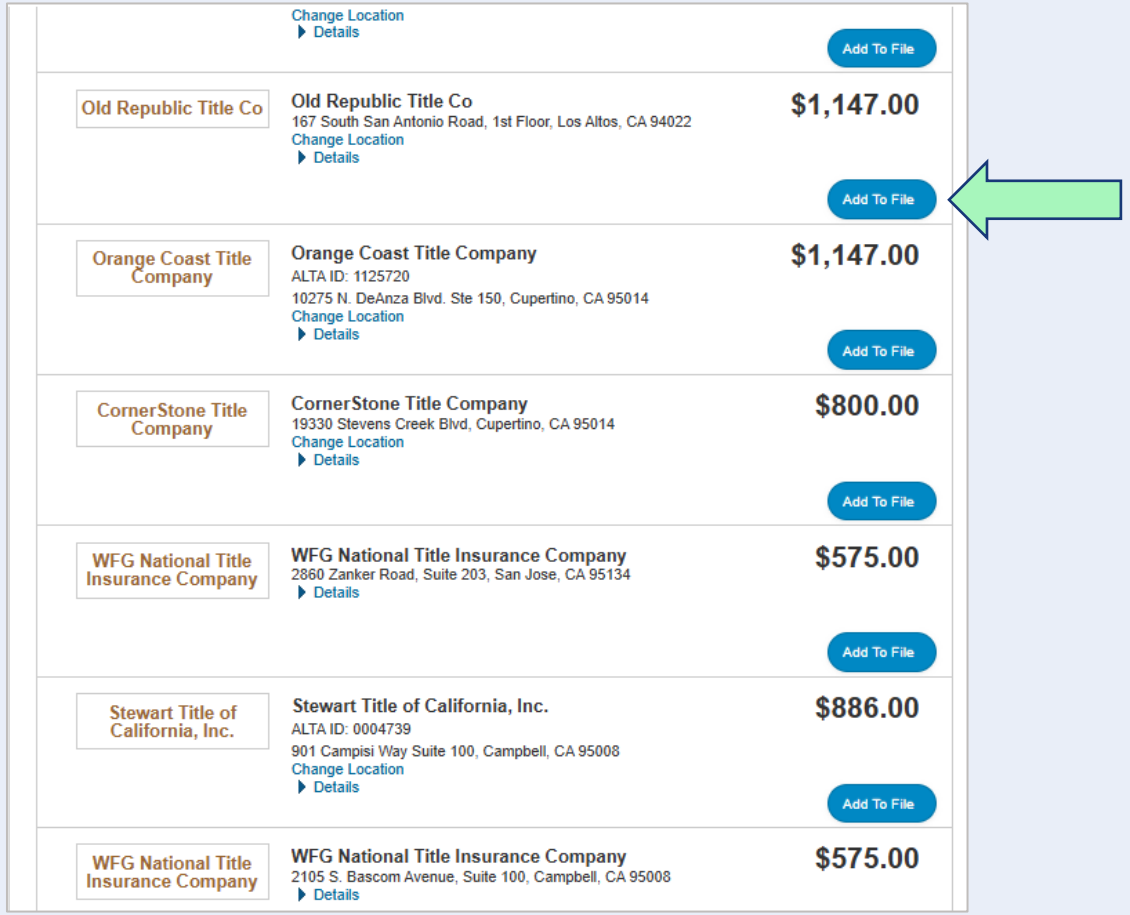
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Providers

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This will take you to the list of other providers.

If chosen, click the **Add to File** button.



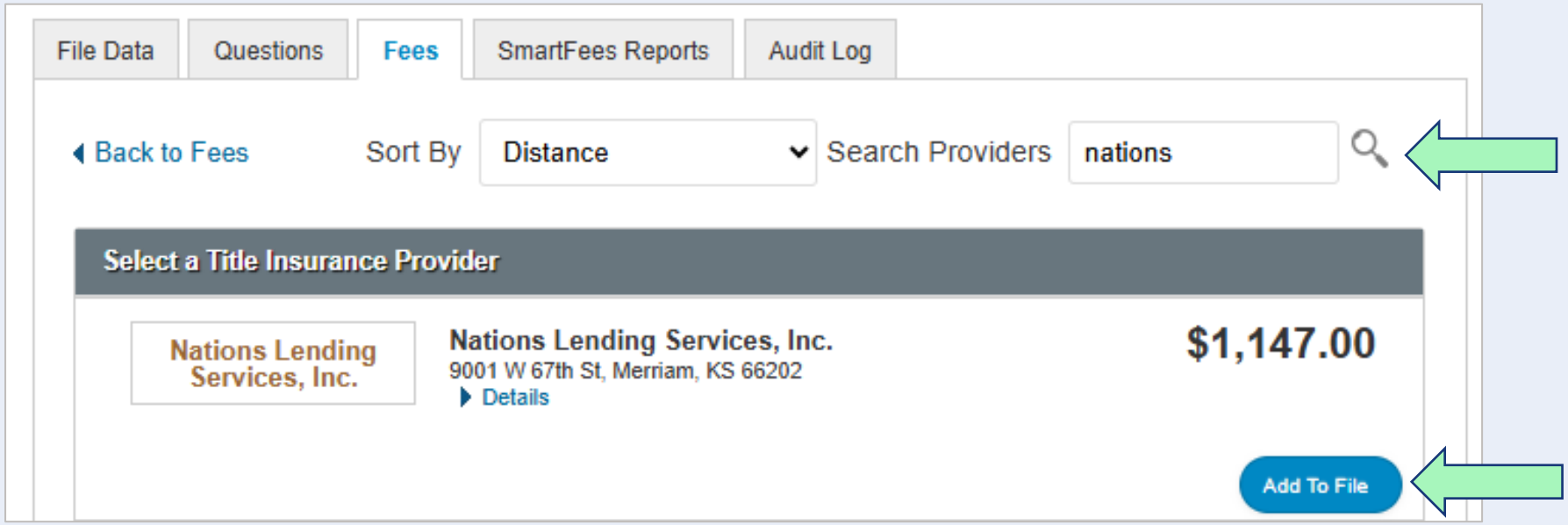
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How to Submit a Consumer Purpose Loan | Providers

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Or you can manually search for a Provider using the search box. If chosen, click the **Add to File** button.



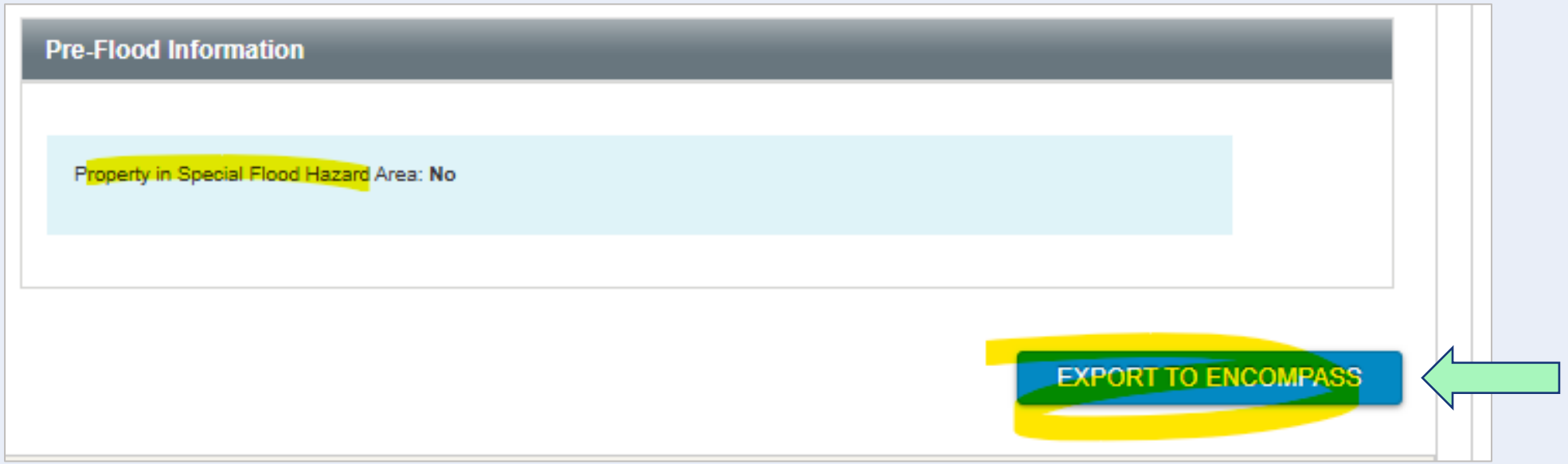
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Once you have made your selections, click the **Export to Encompass** button.

Tip: Flood indicator will also be processed.

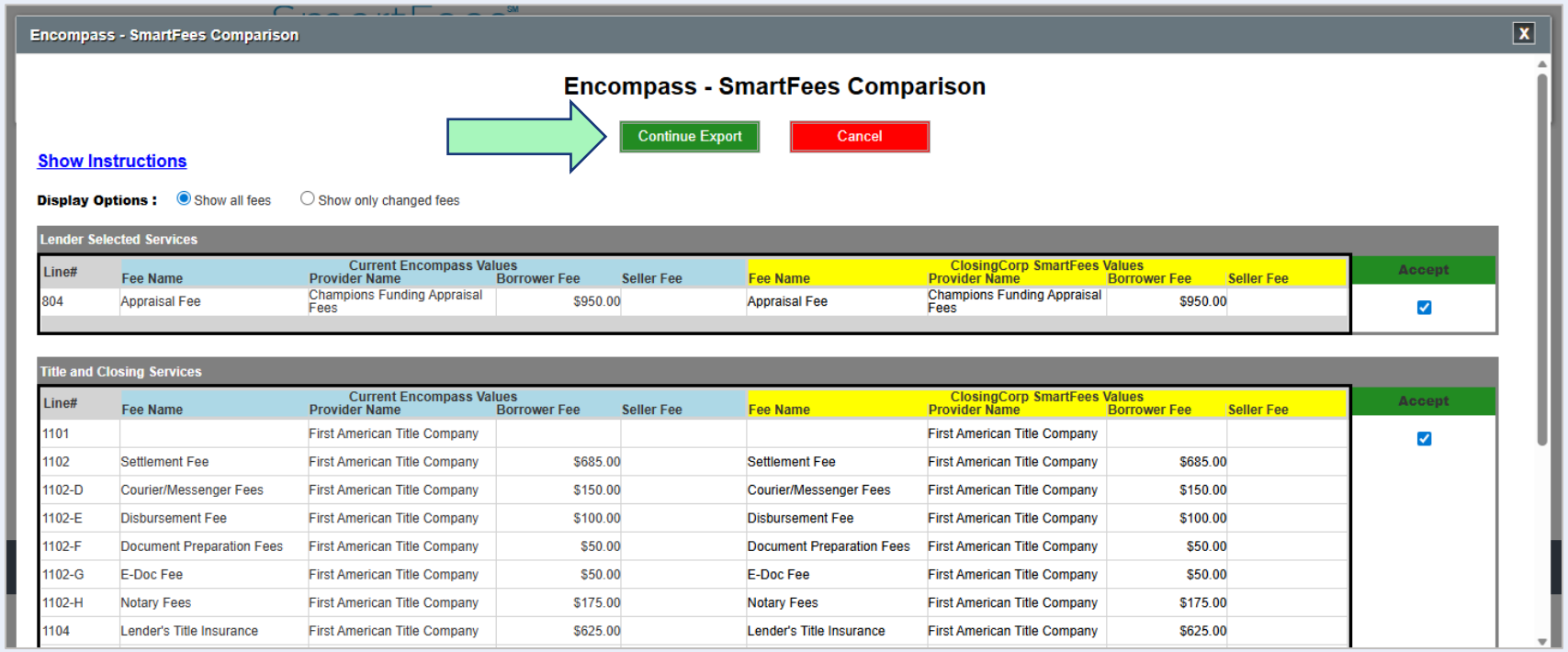


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A new pop-up will appear, click the **Continue Export** button.



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Navigate to LE fee management, you will need to enter your processing fee if applicable, confirm your compensation is accurate and discount points are what were expected.

Additional tips:

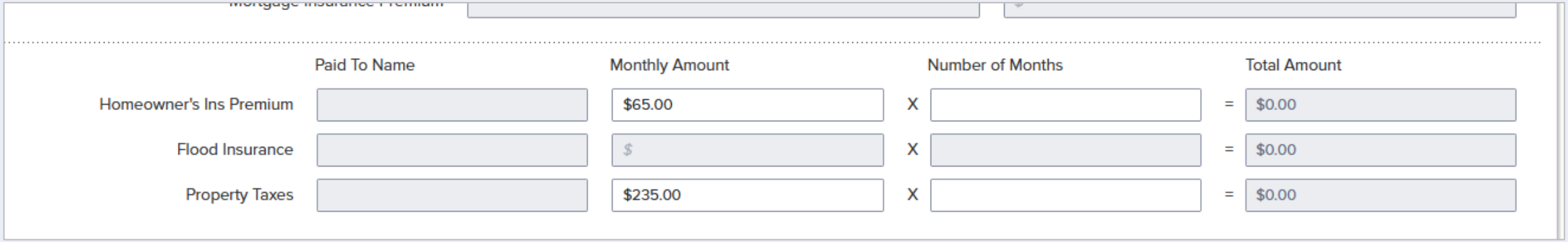
- If you choose to use our smart fees, once you upload your titles fee sheet, it will be disclosed on the next disclosure.
- Credit report fee is defaulted to $150, this is editable.
- Lender fees are not editable, 2nd appraisal fee will default if applicable based on product and loan amount.

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If escrows are being impounded, **Number of Months** must be entered.



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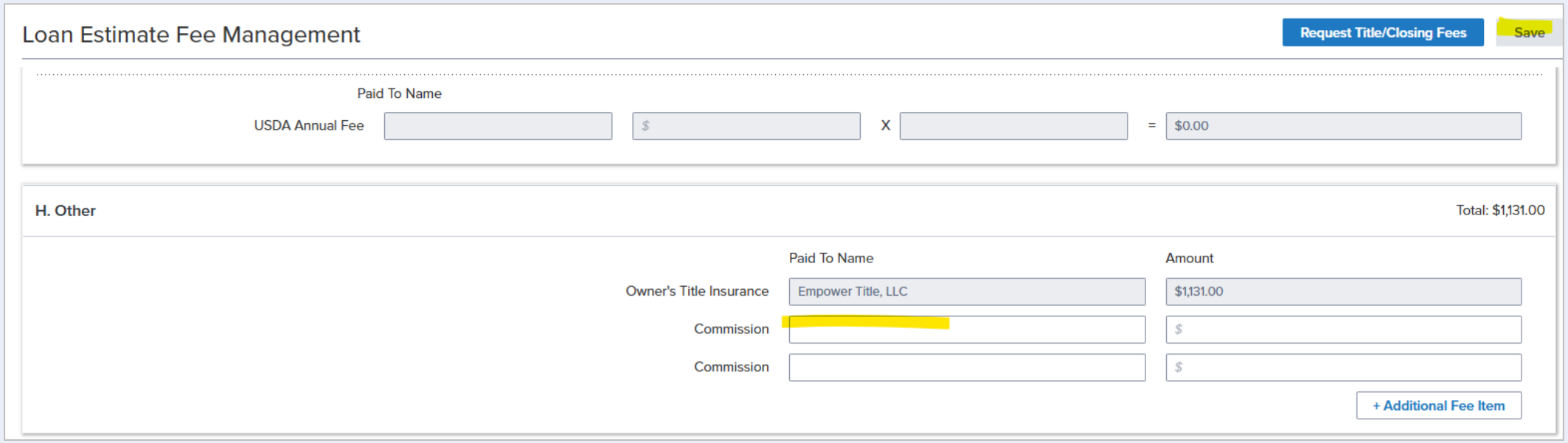
Services

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Section H is open to disclose any borrower chosen services. (cannot be settlement costs)

Be sure to click **Save**.

If any additional fees need to be entered, please reach out to scenarios@champstpo.com



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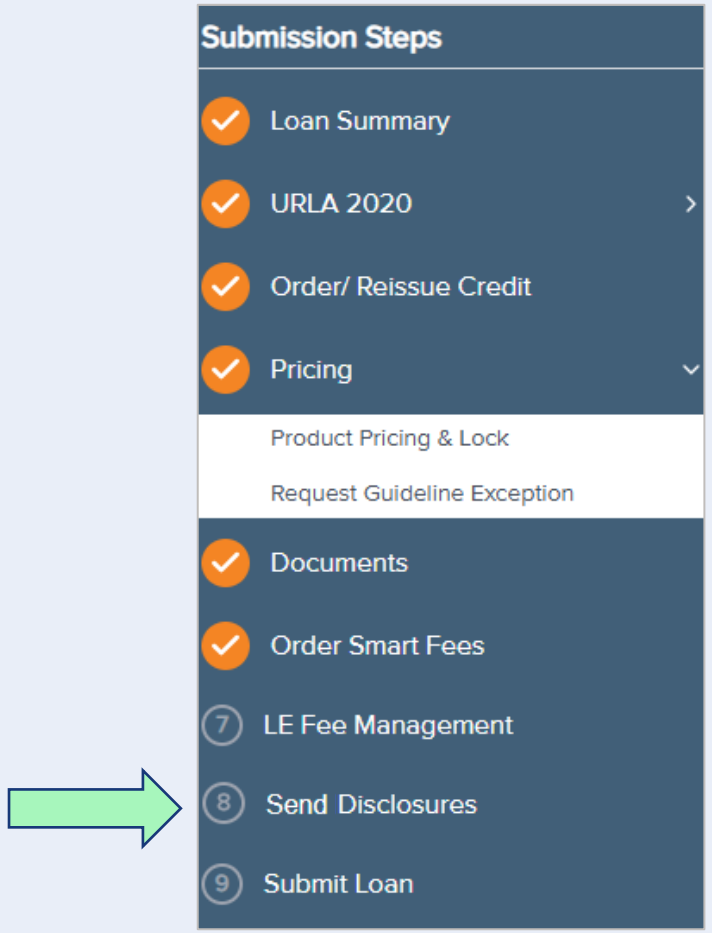
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Sending Disclosures

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Navigate to the **Send Disclosures** tab.

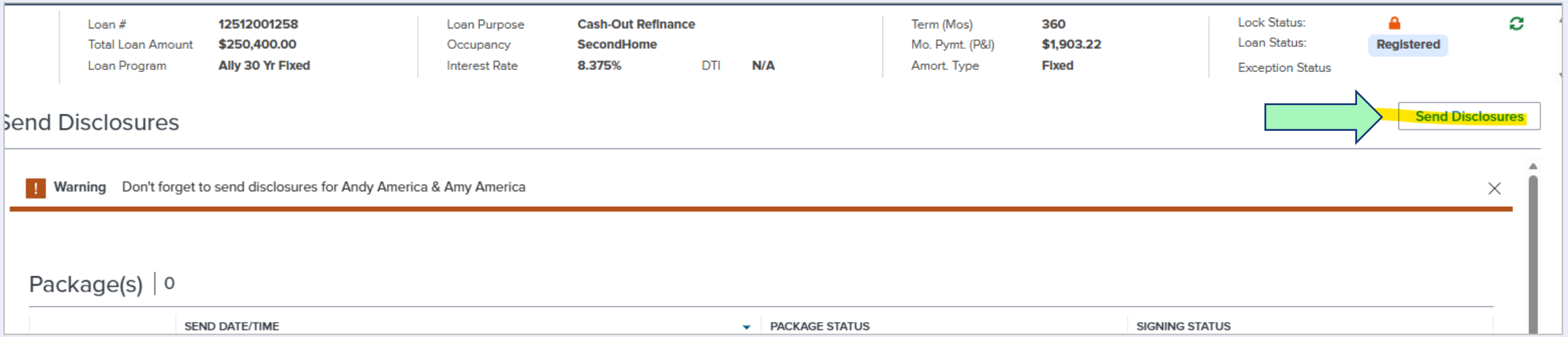


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Click on the **Send Disclosures** button.



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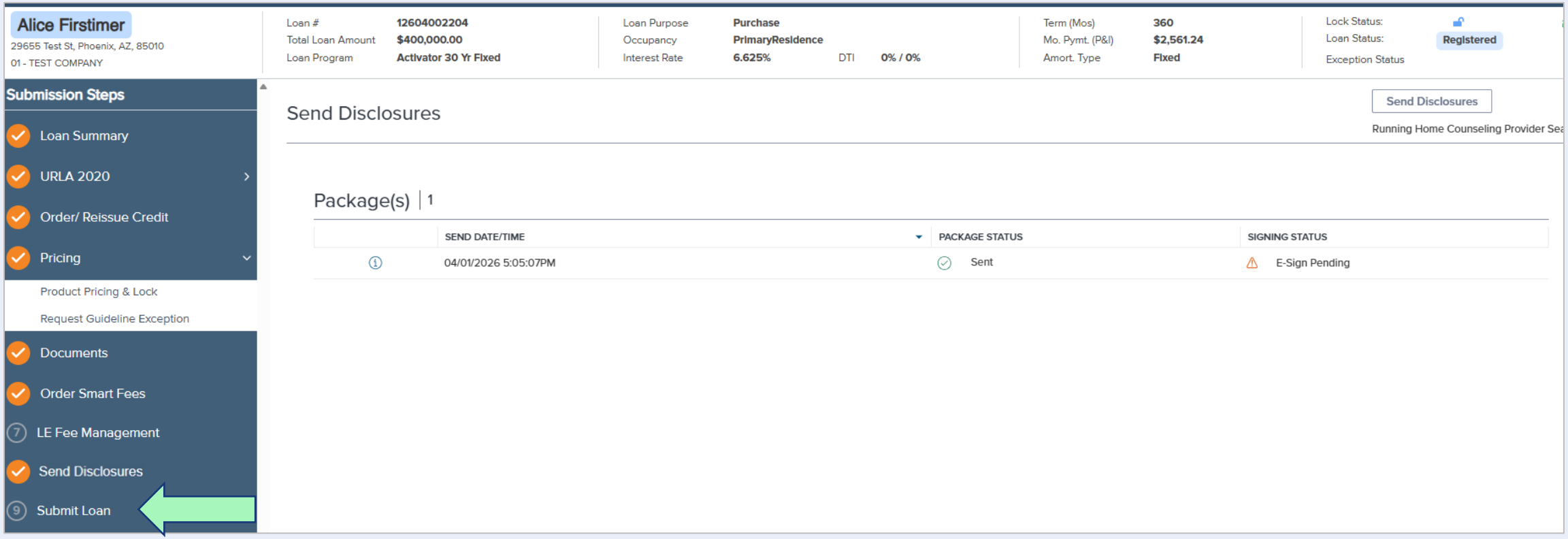
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Submit Loan

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Once you have sent disclosures, please navigate to step 9 and **Submit Loan**.



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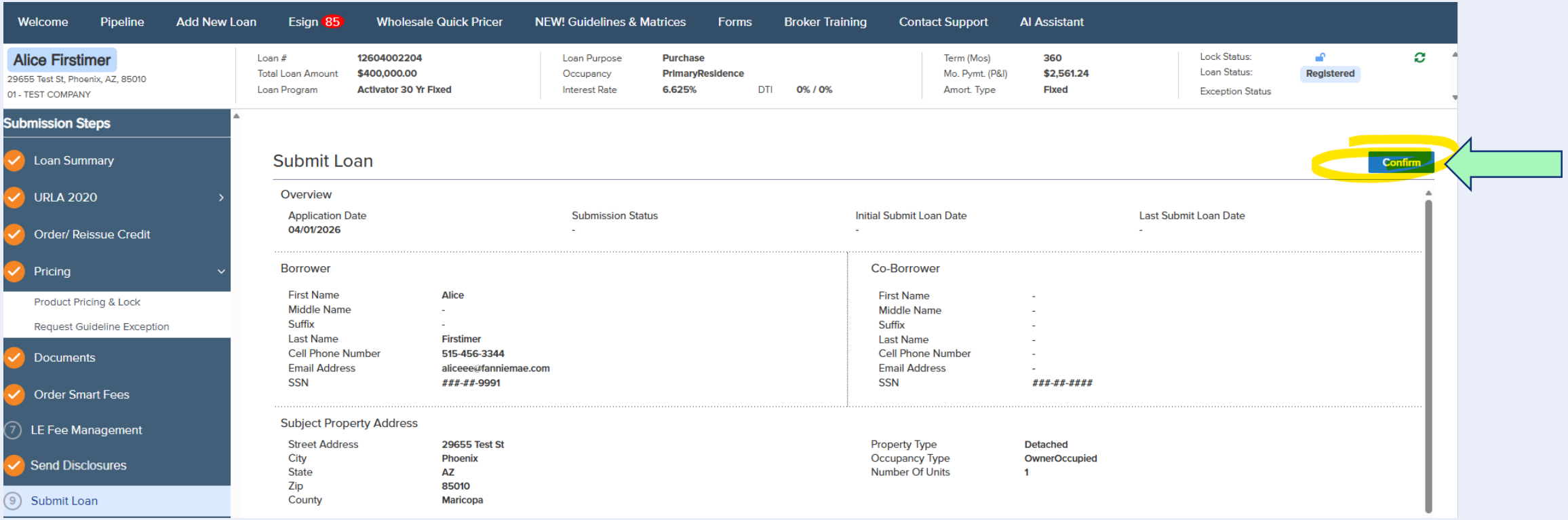
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Submit Loan

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Click **Confirm**. Your loan has now been submitted.



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Contact Support

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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