

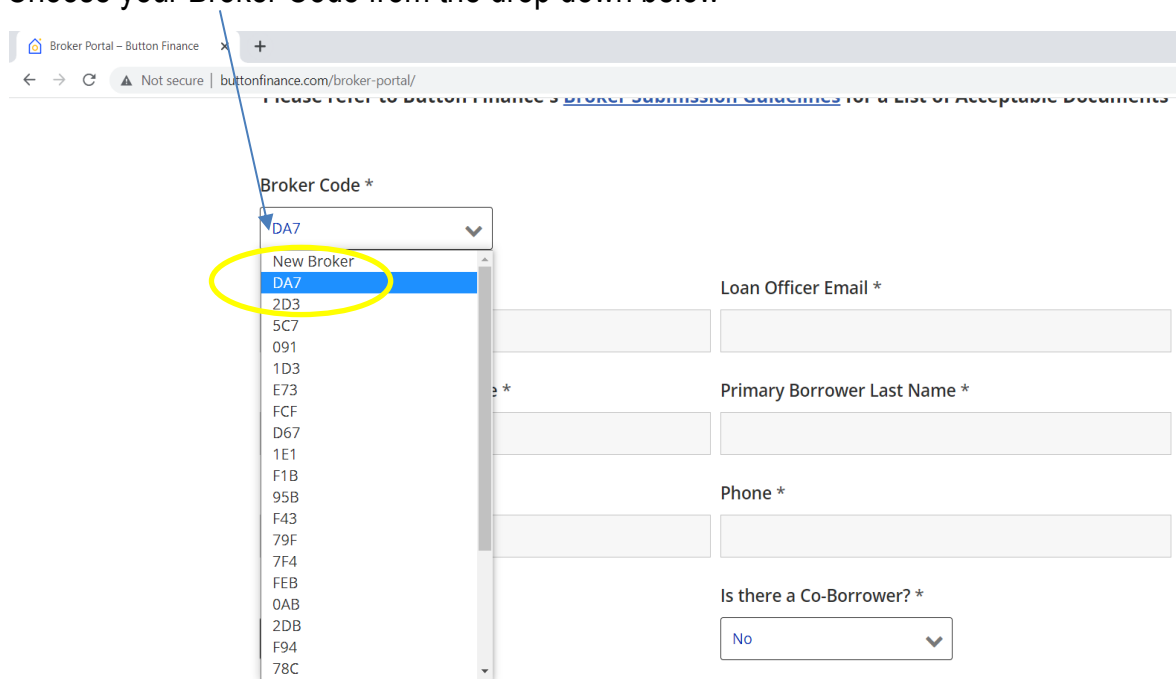
Business partners such as Brokers need to use the [Broker Portal](#) to submit loan files to Button Finance. Instead of mailing or faxing documents to Button, they are sent electronically through our secure portal.

This document will show you how to:

1. Submit loans through the Broker Portal
2. Submit a Standalone Home Equity Loan without a Co-Borrower for 24 Hour turn-time
3. Submit a Standalone Home Equity Loan with a Co-Borrower for 24 Hour turn-time
4. Submit a Standalone Home Equity Loan for One-Touch Underwrite
5. Submit a Piggyback Home Equity Loan for One-Touch Underwrite

### ***How Brokers Partners Submit Loans Through Broker Portal***

1. Click on [Broker Portal](#) to be taken to our secure site
2. Choose your Broker Code from the drop down below



The screenshot shows a web browser window with the URL [buttonfinance.com/broker-portal/](http://buttonfinance.com/broker-portal/). The page title is "Broker Portal - Button Finance". A dropdown menu labeled "Broker Code \*" is open, showing a list of codes: "New Broker", "DA7", "2D3", "5C7", "091", "1D3", "E73", "FCF", "D67", "1E1", "F1B", "95B", "F43", "79F", "7F4", "FEB", "0AB", "2DB", "F94", and "78C". The "DA7" option is highlighted in blue and circled in yellow. A blue arrow points from the text "Choose your Broker Code from the drop down below" to the "DA7" option. Below the dropdown menu, there are several input fields: "Loan Officer Email \*", "Primary Borrower Last Name \*", and "Phone \*". At the bottom, there is a question "Is there a Co-Borrower? \*" with a dropdown menu showing "No".

3. Enter in the loan officer and borrower contact info

<input type="text" value="DA7"/>	
Loan Officer Name *	Loan Officer Email *
<input type="text" value="Mortgage Loan Officer"/>	<input type="text" value="MLO@BUTTONFINANCE.COM"/>
Primary Borrower First Name *	Primary Borrower Last Name *
<input type="text" value="JUST"/>	<input type="text" value="TESTING"/>
Primary Borrower Email *	Phone *
<input type="text" value="JUSTTESTING@GMAIL.COM"/>	<input type="text" value="(556) 362-9646"/>

NOTE: Anything with an \* is required and file cannot be submitted without this information.

4. Choose the loan type: Standalone or Piggyback

**Loan Type \***

Note: Documentation submission requirements for Standalone vs Piggyback are different.

5. Indicate whether or not there is a co-borrower so that you can upload the required documentation for each borrower.

Is there a Co-Borrower? \*

No
Yes

Now that you are done completing all required fields, below we'll show you how to submit documentation for processing and underwriting.

## Submit a Standalone Home Equity Loan without a Co-Borrower for 24 Hour turn-time

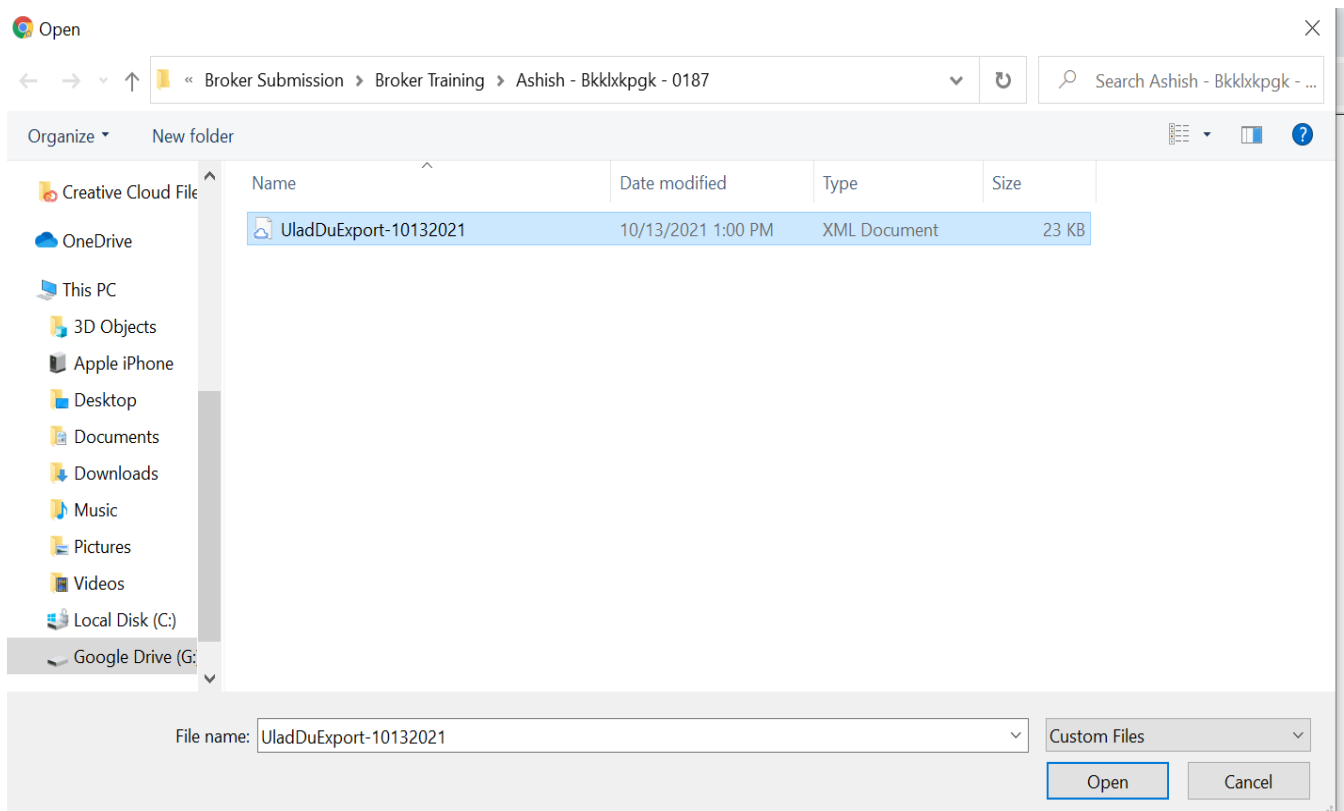
### 6. Submitting your FNMA 3.4 File:

Click on Select File, here you can choose either a .XML or .FNM file to upload

### 3.4 File \*

**Select File**

### 7. Choose your file and double click or click Open



8. File has successfully attached.

3.4 File \*

Select File

UladDuExport-10132021.xml [Delete](#)

9. Click on Borrower Consent Form to Select File

Signed Borrower Consent Form \*

Select File

10. Click Select File on Borrower Driver's License (or Other Govt. ID)

NOTE: If borrower/co-borrower is a Permanent Resident Alien or Non-Permanent Resident Alien their documentation permitting their admittance to the US can be submitted here in lieu of a driver's license.

Borrower Driver's License (or Other Govt. ID) \*

Select File

11. Choose Employed or Self-Employed

**Borrower Employment  
Status \***

  
**Employed**  
Self-Employed

12. If borrower is employed, choose if you're in possession of a WVOE/VOIE

**Does Borrower have VOIE? \***

  
Yes  
No

13. Choose yes, you will be prompted to upload your WVOE (Form 1005) or Work Number Equivalent

Borrower's VOIE (The Work Number or Equivalent) \*

Select File

14. Choose no, you will be prompted to upload the Latest 30-day paystub and latest two years W2 transcripts

Does Borrower have VOIE? \*

Borrower's Latest 30-day Paystubs \*

**Select File**

---

Borrower's Latest 2 Years W2 Transcripts \*

**Select File**

---

15. If you choose self-employed, follow the file submissions requested as all are required

Borrower Employment  
Status \*

Borrower's Latest 2 Years 1040 \*

**Select File**

Borrower's Latest 2 Years Business Tax Returns \*

**Select File**

Borrower's YTD P&L \*

**Select File**

Borrower's Latest Balance Sheet \*

**Select File**

Borrower's Latest 3 Months Business Bank Statements  
\*

**Select File**



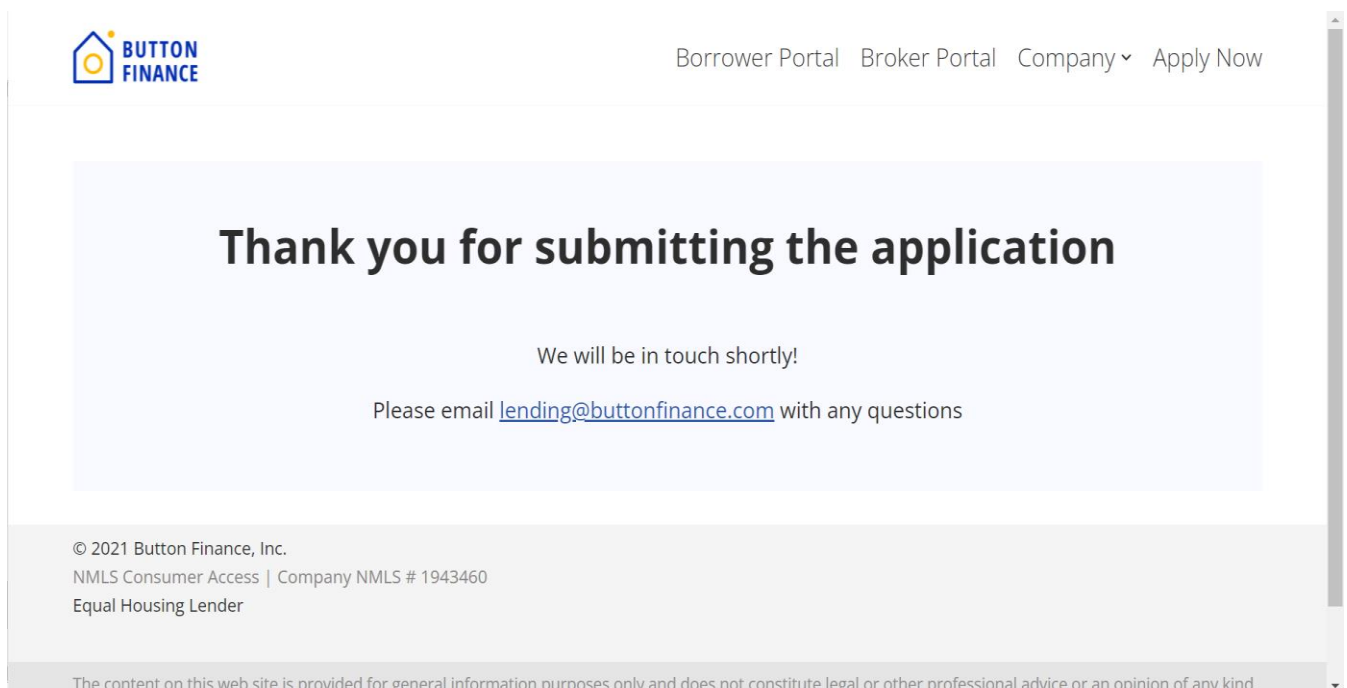
16. Once all files are uploaded click submit.

**Submit**

17. You will see Submit changes to Uploading Files

**Uploading Files**

18. Once files are upload you will be directed to a Thank You screen

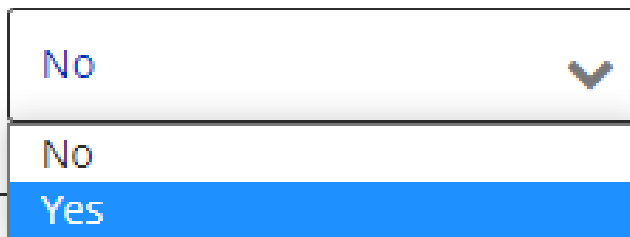


The screenshot shows the Button Finance website interface. In the top left corner is the Button Finance logo. In the top right corner, there are navigation links: "Borrower Portal", "Broker Portal", "Company" with a dropdown arrow, and "Apply Now". The main content area features a large light blue box with the text "Thank you for submitting the application" in bold. Below this, it says "We will be in touch shortly!" and "Please email [lending@buttonfinance.com](mailto:lending@buttonfinance.com) with any questions". At the bottom left, there is a footer with the text: "© 2021 Button Finance, Inc. NMLS Consumer Access | Company NMLS # 1943460 Equal Housing Lender". At the bottom right, there is a small disclaimer: "The content on this web site is provided for general information purposes only and does not constitute legal or other professional advice or an opinion of any kind."

### **Submit a Standalone Home Equity Loan with a Co-Borrower for 24 Hour turn-time**

1. Repeat steps 1-5
2. Choosing Co-Borrower: Choose yes in the drop down

**Is there a Co-Borrower? \***



No

No

Yes

3. Repeat steps 6-10 from Submitting a Standalone Home Equity Loan for 24 Hour turn-time w/No Co-Borrower

#### 4. Choosing Borrower/Co-Borrower Employment Status and Upload Docs

Borrower Employment Status \*

Does Borrower have VOIE? \*

Borrower's VOIE (The Work Number or Equivalent) \*

Co-Borrower Employment Status \*

Co-Borrower's Latest 2 Years 1040 \*

Co-Borrower's Latest 2 Years Business Tax Returns \*

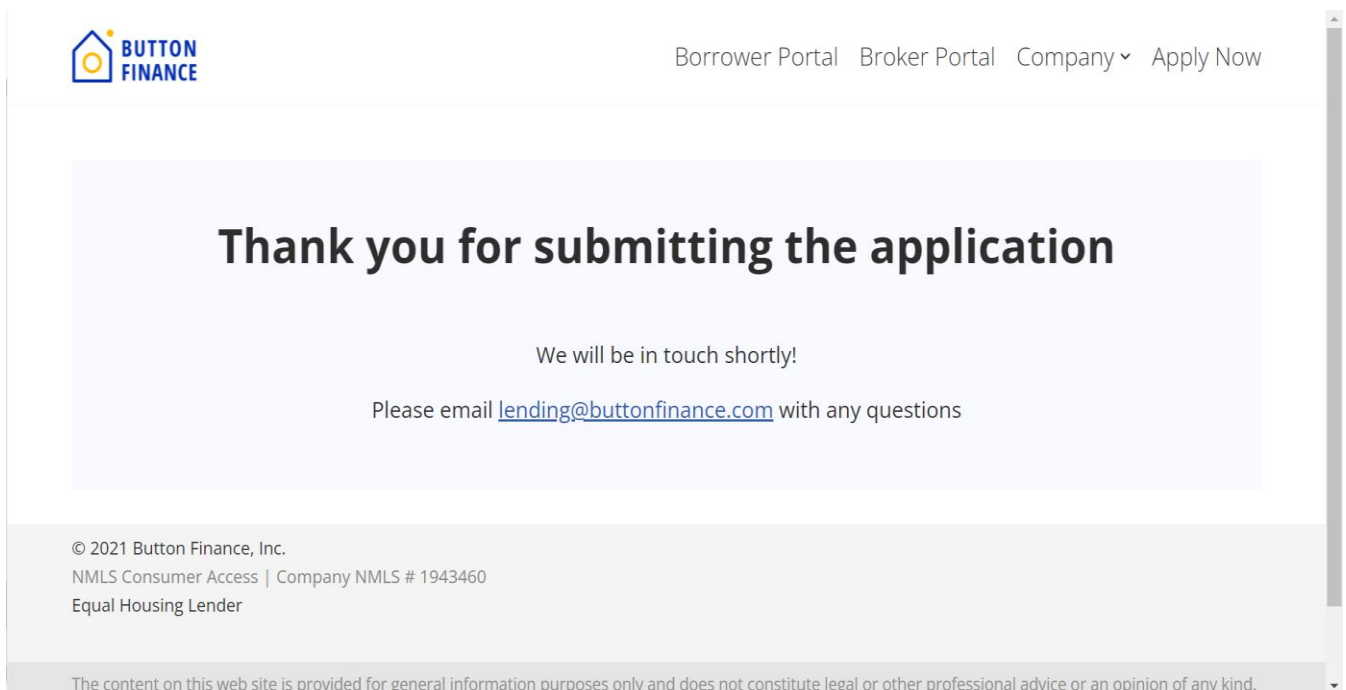
Co-Borrower's YTD P&L \*

Co-Borrower's Latest Balance Sheet \*

Co-Borrower's Latest 3 Months Business Bank Statements \*

NOTE: Same here applies when the VOIE is available, or not available from Submitting a Standalone Home Equity Loan for 24 Hour turn-time w/No Co-Borrower in Step 12-15

5. Repeat Steps 16-17 from Submitting a Standalone Home Equity Loan for 24 Hour turn-time w/No Co-Borrower
6. Once uploaded you will be directed to the Thank You Screen below



The screenshot shows the Button Finance website interface. At the top left is the Button Finance logo. At the top right are navigation links: "Borrower Portal", "Broker Portal", "Company" (with a dropdown arrow), and "Apply Now". The main content area features a large light blue box with the text: "Thank you for submitting the application", "We will be in touch shortly!", and "Please email [lending@buttonfinance.com](mailto:lending@buttonfinance.com) with any questions". Below this box is a footer section containing: "© 2021 Button Finance, Inc.", "NMLS Consumer Access | Company NMLS # 1943460", and "Equal Housing Lender". At the very bottom, a small grey bar contains the disclaimer: "The content on this web site is provided for general information purposes only and does not constitute legal or other professional advice or an opinion of any kind."

## **Submit a Standalone Home Equity Loan for One-Touch Underwrite**

1. Repeat all steps above whether submitting a loan with just a borrower or borrower+ co-borrower.

2. Continue down to the section titled Required Documentation for One-Touch Underwrite click Select File on all applicable documentation to your file. Here not all docs are required, only the one's the apply to your loan scenario.

## **Required Documentation for One-Touch Underwrite**

### For Standalone Transactions

Most Recent Statement for Mortgages and any Additional Liens on Subject Property

Select File

Homeowners' Insurance Policy

Select File

Flood Certification / Insurance, if applicable

Select File

### Other Documents (as applicable)

Borrower Citizenship Documents (Passport, Visa, Green Card) (for non-US citizens only)

Select File

Most Recent Statements of Mortgages / Liens on Other Real Estate Owned

Select File

Latest homeowner's association statement, if applicable

Select File

Completed homeowner's association questionnaire, if condo

Select File

AUS DU / LP Findings, if available

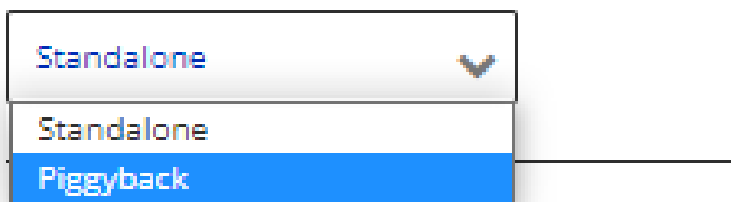
Select File

3. Repeat Steps 16-17 from Submitting a Standalone Home Equity Loan for 24 Hour turn-time

### **Submit a Piggyback Home Equity Loan for One-Touch Underwrite**

1. Repeat steps 1-3 from top of handout
2. Complete Loan Type, be sure to choose Piggyback to see requirements

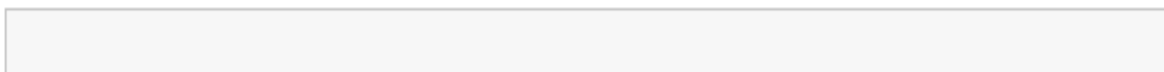
**Loan Type \***



A dropdown menu with a white background and a blue border. The current selection is "Standalone" in blue text. A downward-pointing chevron icon is on the right. The menu is open, showing two options: "Standalone" and "Piggyback". The "Piggyback" option is highlighted with a blue background and white text.

3. Complete 1<sup>st</sup> Mortgage Lender Name

**1st Mortgage Lender Name \***



A wide, empty text input field with a light gray border and a light gray background.

4. Repeat steps 6-15 for Submitting a Standalone Home Equity Loan for 24 Hour turn-time
5. Continue down to the section titled Required Documentation for One-Touch Underwrite click Select File on all applicable documentation to your file. Here not all docs are required, only the one's the apply to your loan scenario.

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### Required Documentation for One-Touch Underwrite

#### For Piggyback Transactions

Completed 1003

Select File

Completed 1008

Select File

Fully-executed Purchase Agreement and All Addenda

Select File

First Mortgage Approval Letter

Select File

Appraisal Supporting Estimated Value / Purchase Price

Select File

Title and Lien Report

Select File

#### Other Documents (as applicable)

Borrower Citizenship Documents (Passport, Visa, Green Card) (for non-US citizens only)

Select File

Most Recent Statements of Mortgages / Liens on Other Real Estate Owned

Select File

Latest homeowner's association statement, if applicable

Select File

Completed homeowner's association questionnaire, if condo

Select File

AUS DU / LP Findings, if available

Select File

7. Repeat Steps 16-17 from Submitting a Standalone Home Equity Loan for 24 Hour turn-time