



## HOME EQUITY CERTIFICATION AND ACKNOWLEDGEMENT

I/We have applied for a mortgage loan, and I/we authorize \_\_\_\_\_ (“Broker”) to submit a loan or line of credit application to Button Finance, Inc. on my/our behalf. This application includes providing Button Finance, Inc. with copies of all items and information necessary to render a loan decision. Documents may include but are not limited to: all income, asset, credit and other personal information required.

I/we certify that all the information on the application we submitted is true and complete. I/we made no misrepresentations in the loan application or any other documents, nor did I/we omit any pertinent information. I/we authorize Button Finance, Inc. to obtain credit reports in connection with this application.

### AUTHORIZATION TO RELEASE INFORMATION

Each of the undersigned applicants hereby acknowledges that Button Finance, Inc. or any owner of the loan, its servicers, its third party vendors, successors and assigns may verify or re-verify any information contained in this application or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including the Broker or a consumer reporting agency.

### YOUR CONSENT TO DO BUSINESS ELECTRONICALLY

The loan for which you are applying involves various disclosures, records, and documents ("Loan Documents"), including this eDisclosure Agreement. The purpose of this eDisclosure Agreement is to obtain your consent to receive certain Loan Documents from us in electronic form rather than in paper form. With your consent, you will also be able to sign and authorize these Loan Documents electronically, rather than on paper.

Before we can engage in this transaction electronically, it is important that you understand your rights and responsibilities. Please read the following and affirm your consent to conduct business with us electronically. For purposes of this eDisclosure Agreement, "eDisclosures" means the Loan Documents related to this transaction that are provided electronically, "you" and "your" mean the borrower(s) under the applicable loan to which such Loan Documents apply, and "we", "our" and "us" mean the Broker, its loan processor(s), Button Finance, Inc., any owner of the loan, its servicers, its third party vendors, and their respective successors and assigns with whom you are transacting business for such loan(s).

### YOUR CONSENT

1. Your consent to participate in this transaction electronically will apply to all Loan Documents for the applicable loans for which you are applying. If you provide your consent by signing at the bottom of the page, we will conduct this transaction electronically, instead of providing you with the Loan Documents in paper form.
2. If a document related to your loan is not available in electronic form, a paper copy will be provided to you free of charge.
3. Conducting this transaction electronically is an option. If you choose not to accept receipt of eDisclosures, paper Loan Documents will be mailed to you.
4. If you do not consent to receive these Loan Documents electronically, or if you subsequently withdraw consent, you will be provided with paper copies of the Loan Documents for which you did not consent to receive electronically. Additionally, you will not be required to pay a fee for receiving paper copies of the Loan Documents.

WITHDRAWAL OF CONSENT

1. You have the right to withdraw your consent at any time. By declining or revoking your consent to receive eDisclosures, we will provide you with the Loan Documents in paper form. You must promptly notify us if there is a change in your email address or in other information needed to contact you electronically.
2. If you originally consent to receive eDisclosures, but later decide to withdraw your consent, you can do so by notifying us at: [loans@buttonfinance.com](mailto:loans@buttonfinance.com).
3. If you originally consent to receive eDisclosures, but later withdraw your consent, you will be provided with paper copies of the Loan Documents for which you did not consent to receive electronically.
4. We will not assume liability for non-receipt of notification of the availability of eDisclosures in the event your email address on file is invalid; your email or Internet service provider filters the notification as "spam" or "junk mail"; there is a malfunction in your computer, browser, Internet service and/or software; or for other reasons beyond our control.

You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.

_____	XXX-XX-_____	_____
Applicant	Last 4 digits of SSN	Date
_____	XXX-XX-_____	_____
Co-Applicant	Last 4 digits of SSN	Date