

Submission Checklist



A completely documented package submitted upfront is the key to a **one-touch underwrite**
Only 4 documents are required to guarantee a 24-hour underwriting review and 6-day clear to close
If you have a credit pull, Work Number VOIE, title/lien report, and appraisal, please provide with the initial application

To get started, contact us at lending@buttonfinance.com

Required Documents for Application

- FNMA 3.4 File
- 1003 URLA
- Credit Report (Soft / Hard)
- Verbal Credit Authorization
- Government issued identification (e.g., driver's license, U.S. Passport, etc.) (for co-borrower as well, if applicable)
- Income documentation

Income Documentation - Wage Earners

- VOIE from The Work Number
OR
- Paystubs covering most recent 30 days
- Borrower provided most recent 2 years W2 Transcripts

Income Documentation - Self Employed

- Last 2 years 1040s, including all schedules
- Last 2 years business tax returns (25% ownership or more), including all schedules
- Unaudited Year-to-date Profit and Loss Statement
- Unaudited latest Balance Sheet

Required Documentation for One-Touch Underwrite

- Borrower provided most recent 2 years 1040 transcripts, for self-employed
- Paystubs covering most recent 30 days, for self-employed
- Borrower provided most recent 2 years W2 Transcripts, for self-employed
- Non-U.S. Citizen (NRA), Applicable citizenship documentation (e.g. valid international passport/visa)
- Latest statements for mortgage and / or additional liens on additional real estate owned
- Property Tax Report or evidence of Property Taxes (required, if not escrowed)
- Homeowners' insurance policy
- Flood Certificate / Insurance, if applicable
- Latest homeowner's association statement, if applicable (required for Condo and PUD)
- Completed homeowner's association questionnaire, if condo

Standalone Transactions

- Latest statements for mortgage and / or additional liens on subject property

Piggyback Transactions

- 1008 reflecting the terms of both mortgages
- Fully-executed purchase agreement and all addenda
- First Mortgage Approval Letter
- Appraisal supporting estimated value/purchase price
- Title report to be reviewed by Button Finance
- AUS DU or LP Findings, if applicable

Additional Documentation if Available

- Appraisal / AVM
- Most recent two years 1099 forms or most recent award letters for social security/pension/retirement income
- Alimony and/or child support Only: Divorce decree/separation agreement/child support order
- Alimony and/or child support Only: Divorce decree/separation agreement/child support order along with 6 months bank statements showing proof of receipt of income, to use for income qualification

Mortgage Loss Payee

Button Finance, Inc. ISAOA/ATIMA
50 Main Street #1053
White Plains, NY 10606
Loan #

For questions, please email lending@buttonfinance.com
See document guidelines for a list of accepted documents
NMLS: 1943460