



e-Signing Disclosures

Objective:

This guide will walk through the borrower perspective for receiving, accessing, and completing disclosures electronically with Button Finance. This guide provides a step-by-step review with screenshots taken at each step in the process. **Disclosures can only be completed on a computer.**

Borrower Portal is located at <https://www.buttonfinance.com/borrower-portal/>

Please reach out to your Account Executive should you have further questions.

1. Disclosure Email:

All disclosure correspondence between Button Finance and borrowers will come from the following sender: noreply@buttonfinance.com.

If a borrower has trouble locating their email, we recommend first searching for that sender in their email provider's search bar.

Each borrower on the loan will receive their own email with their own unique document link. Click on the link to get started.

John N Doe: Button Finance - Your Initial Disclosures and Loan Estimate > inbox x



Michael Finance Topper <admin@buttonfinance.com>
to me



Hello John N Doe

Thank you for applying for a loan with Button Finance!

This email includes your **Loan Estimate** and **Initial Disclosures** related to your loan application. **Please sign these within 2 days of receipt to proceed with your application.**

[Click here](#) to sign your documents.

If this is your first time logging in, please **Create A New Account**. You will need to create a username and a password.

Once your account is created, please log in using your new credentials to access your documents.

After logging in, you may be required to enter an Authorization Code to access your documents. The Authorization Code is the last 4 digits of your SSN.

Documents cannot be accessed using a mobile device.

2. Create an Account:

Most borrowers will have to create an account the first time they access their disclosures / documents. You will receive a 5-digit passcode to the phone number you choose before you can create the account.

Access Your Account

In order to access your account, you'll need to enter an authentication code. How would you like it sent?

Contact me at

*****6586

Text

Call

Enter the code to proceed.

Enter Your Code

An authentication code was sent to *****6586

Submit

If you have not received the code, click here to [resend code](#).

Back

Your username is generated automatically. Create a password.

Set Up Your Account

Please note your username below and set up your password.

Username

johndoe1

Set Up Your Password

Password Requirements

- Between 8 and 64 characters
- At least one lowercase character
- At least one uppercase character
- At least one numeric character

New Password *

Confirm New Password *

Continue

3. Login (if your account already exists)


Login with the username and password created to access disclosures / documents.

Log In

Username

john_doe

Password

.....

☐ Remember me

Log In

[Forgot your username or password?](#)

Don't have an account?

Create Account

4. Borrower eConsent:

Borrowers need to eConsent to be able to eSign documents. By selecting “Agree” the borrower agrees to receive their disclosures electronically. Select “Agree” to complete the eConsent.

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ELECTRONIC CONSENT AGREEMENT

Your Consent To Do Business Electronically (the eDisclosure Agreement)

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 applicable mortgage broker(s), loan processor(s) or mortgage banker(s) 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 clicking the “I agree” button 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.

2. If You originally consent to receive eDisclosures, but later decide to withdraw Your consent, You can do so by clicking on the “I do not agree” button, or by notifying Us at:
Phone: 877-828-8866
Address: 50 Main Street Office # 1053, White Plains, NY 10606

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

OBTAINING PAPER COPIES

1. After Your consent is given, You may request from Us paper copies of Your Loan Documents. Please send this request to Us at:
Phone: 877-828-8866
Address: 50 Main Street Office # 1053, White Plains, NY 10606

2. If You request paper copies of the Loan Documents:
You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SYSTEM REQUIREMENTS

1. In order to receive eDisclosures, You must have a computer with Internet access and an Internet email account and address; an Internet browser using 128-bit encryption or higher, Adobe Acrobat 7.0 or higher, SSL encryption and access to a printer or the ability to download information in order to keep copies of Your eDisclosures for Your records.

2. If the software or hardware requirements change in the future, We will notify You of the change. If You choose to withdraw Your consent upon notification of the change, You will be able to do so without penalty. Paper copies of such Loan Documents will be mailed to You if You choose to withdraw Your consent.

HOW WE CAN REACH YOU

1. You must promptly notify Us if there is a change in Your email address or in other information needed to contact You electronically. You can contact Us at:
Phone: 877-828-8866
Address: 50 Main Street Office # 1053, White Plains, NY 10606

2. 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.

Please click the button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

Don't Agree

Agree

5. Borrower eSign:

Once the borrower has eConsented, the portal will advance to the “Tasks” tab.
Click “Sign Documents” to view and eSign disclosures / documents.

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ACCOUNT

Accepted
Electronic Consent

120 Asilomar Lane Elk Grove CA 95757
Property Address

\$297,000
Loan Amount




eSign Documents

1003 - URLA
Borrower's Certificati...
+ more

VIEW FULL LIST

Sign Documents



Review Documents

Social Security Admini... ⓘ
Mortgage Fraud is Inve... ⓘ
+ more

VIEW FULL LIST

Done

Click “NEXT” to begin the eSign process.

Loan Documents

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If you are on a mobile browser, please click on Next at the bottom of the screen to view the document.

Please review and act on the documents below.

NEXT

OTHER ACTIONS

1a. Personal Information

Name (First, Middle, Last, Suffix)
Lynne Orspera

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Type of Credit
☒ I am applying for individual credit.
☐ I am applying for joint credit. Total Number of Borrowers: _____
Each Borrower intends to apply for joint credit. Your initials: _____

Marital Status
☒ Married
☐ Separated
☐ Unmarried
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)
Number 2
Ages 9,16

Social Security Number 999-99-9999
(or Individual Taxpayer Identification Number)

Date of Birth (mm/dd/yyyy)
11/16/1970

Citizenship
☒ U.S. Citizen
☐ Permanent Resident Alien
☐ Non-Permanent Resident Alien

List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names

Contact Information
Home Phone 281-702-9115
Cell Phone 713-835-6573
Work Phone 713-835-6573
Email Oropesalynne@hotmail.com
Ext. _____

Current Address
Street 3427 Duplin Creek Dr.
City Katy State TX ZIP 77494 Country US Unit # _____
How Long at Current Address? 7 Years 0 Months Housing ☐ No primary housing expense ☒ Own ☐ Rent (\$ _____/month)

If at Current Address for LESS than 2 years, list Former Address ☐ Does not apply

Street _____
City _____ State _____ ZIP _____ Country _____ Unit # _____
How Long at Former Address? _____ Years _____ Months Housing ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____/month)

Mailing Address – if different from Current Address ☒ Does not apply

Street _____
City _____ State _____ ZIP _____ Country _____ Unit # _____

1b. Current Employment/Self Employment and Income ☐ Does not apply

Employer or Business Name: Mariano Group LLC Phone 281-702-9115 Gross Monthly Income _____

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Equal Housing Lender

Please review and act on the documents below.

FINISH

OTHER ACTIONS

START

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier 549300VSDV7MF48269042304170056 Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)
Lynne Orspera

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Type of Credit
☒ I am applying for individual credit.
☐ I am applying for joint credit. Total Number of Borrowers: _____
Each Borrower intends to apply for joint credit. Your initials: _____

Marital Status
☒ Married
☐ Separated
☐ Unmarried
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)
Number 2
Ages 9,16

Social Security Number 999-99-9999
(or Individual Taxpayer Identification Number)

Date of Birth (mm/dd/yyyy)
11/16/1970

Citizenship
☒ U.S. Citizen
☐ Permanent Resident Alien
☐ Non-Permanent Resident Alien

List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names

Contact Information
Home Phone 281-702-9115
Cell Phone 713-835-6573
Work Phone 713-835-6573
Email Oropesalynne@hotmail.com
Ext. _____

Current Address
Street 3427 Duplin Creek Dr.
City Katy State TX ZIP 77494 Country US Unit # _____
How Long at Current Address? 7 Years 0 Months Housing ☐ No primary housing expense ☒ Own ☐ Rent (\$ _____/month)

If at Current Address for LESS than 2 years, list Former Address ☐ Does not apply

Street _____
City _____ State _____ ZIP _____ Country _____ Unit # _____
How Long at Former Address? _____ Years _____ Months Housing ☐ No primary housing expense ☐ Own ☐ Rent (\$ _____/month)

Mailing Address – if different from Current Address ☒ Does not apply

Street _____
City _____ State _____ ZIP _____ Country _____ Unit # _____

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Click on the yellow “Sign” option to select your signature. Once you select the signature the portal will automatically take you to the next page to be signed. Select “Finish” when all the required pages have been signed.

Select the sign field to create and add your signature. **FINISH** OTHER ACTIONS

(b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1003 et seq.).

(2) The Property's Security
The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition
• My appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
• The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures
• The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

ConsumerView reports on the, Who (my) my Lender's history, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:
(a) process and underwrite my loan;
(b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
(c) inform credit and investment decisions by the Lender and Other Loan Participants;
(d) perform audit, quality control, and legal compliance analysis and reviews;
(e) perform analysis and modeling for risk assessments;
(f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
(g) other actions permissible under applicable law.

Required - Sign Here

Sign

Borrower Signature _____ Date (mm-dd-yyyy) 5/8/2023 11:38:24 PDT
Lynne Oropeza

Borrower Name: Lynne Oropeza
Uniform Residential Loan Application
Fannie Mae Form 65 - Fannie Mae Form 1003
Effective 1/2021

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GURLA20_S 0718
GURLA20S (PDF)
05/08/2023 11:32 AM PST

1003 - URLA 7 of 11

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

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Select the sign field to create and add your signature. **FINISH** OTHER ACTIONS

Adopt Your Signature

Confirm your name, initials, and signature.

* Required

Full Name* Lynne Oropeza **Initials*** LO

SELECT STYLE **DRAW** **UPLOAD**

PREVIEW [Change Style](#)

DocuSigned by:
Lynne Oropeza
ABD1884A5852405...

DS

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts - just the same as a pen-and-paper signature or initial.

ADOPT AND SIGN **CANCEL**

Borrower Name: Lynne Oropeza
Uniform Residential Loan Application
Fannie Mae Form 65 - Fannie Mae Form 1003
Effective 1/2021

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GURLA20_S 0718
GURLA20S (PDF)
05/08/2023 11:32 AM PST

1003 - URLA 7 of 11

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

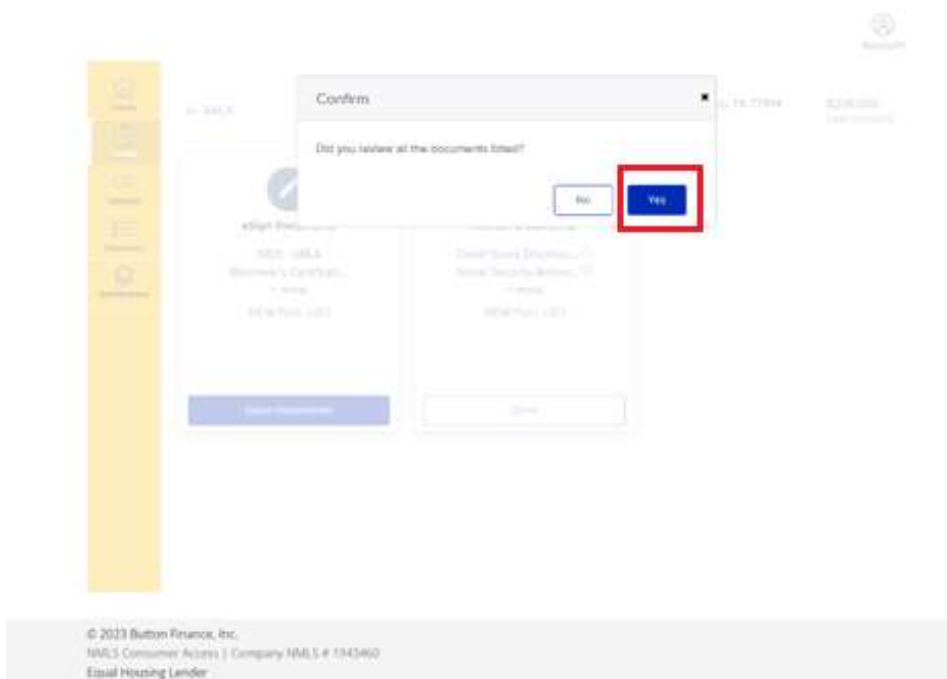
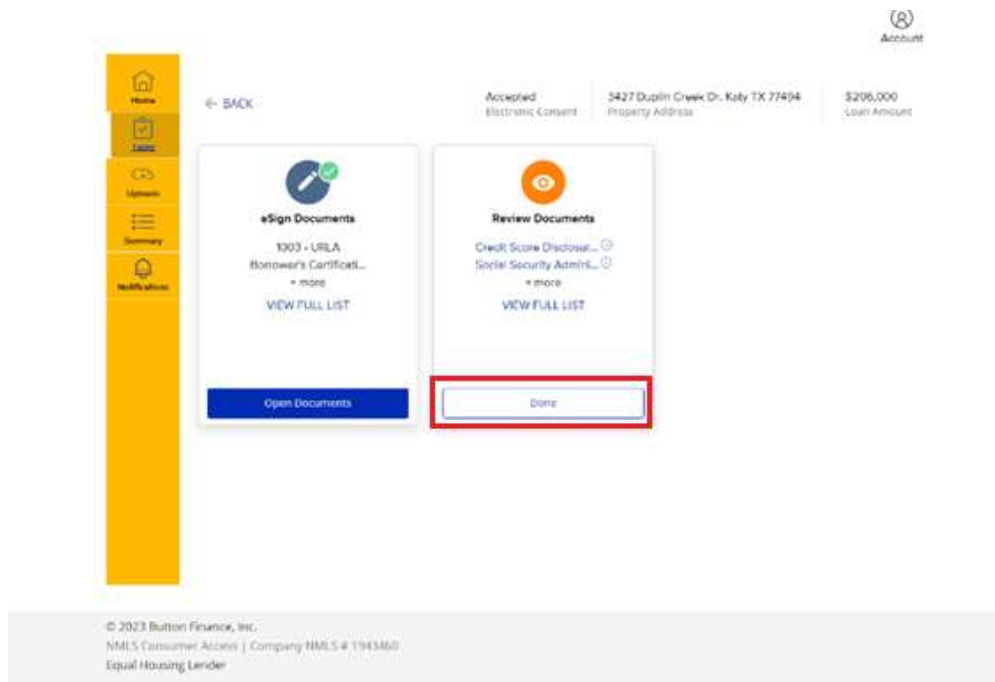
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6. Save Documents

The final screen allows the borrower to view/download their documents for their own personal records. This is optional. **Click “DONE” and confirm “YES” to register your signed disclosures / documents.**



7. Make Sure that There are No Pending Tasks

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Tasks

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Received
Electronic Consent

0000 000 00 000000 000000 000000
Property Address

0000000
Loan Amount

Hi John

Congratulations! You've completed all your tasks.

[Change Electronic Consent](#)

PENDING

COMPLETED

INACTIVE