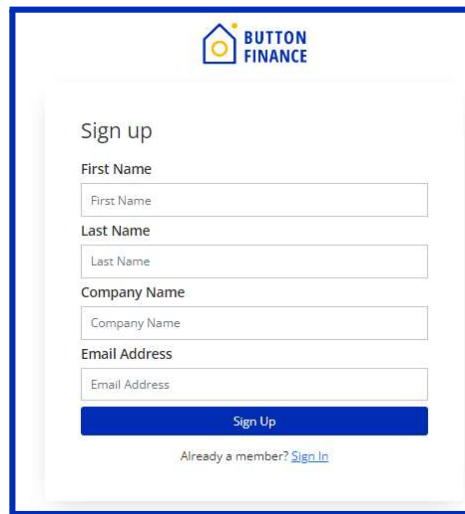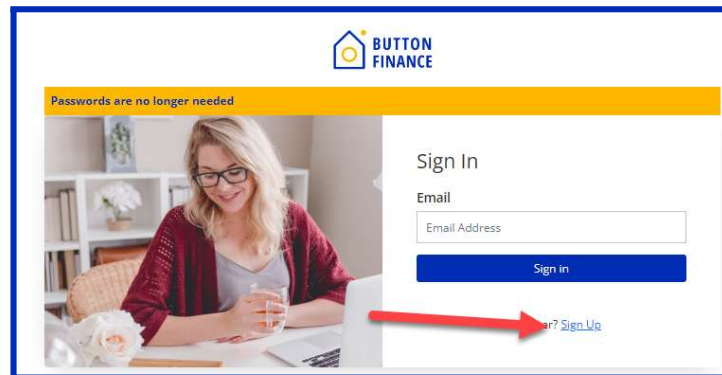# BUTTON FINANCE

Button Finance Pricing Portal Walk Through

- Button Finance uses our proprietary Pricing Portal to confirm the loan structure for new loans
- The Pricing Portal essentially acts as a qualifying engine as well, it will ONLY provide loan options that are truly available for the scenario
- The information entered into the pricing portal NEEDS to be 100% accurate, this is going to be how Button Finance sets up and structures your loan once the loan is submitted to us. This is what's going to be on the disclosures

NOTE: It's important to review your loan outputs prior to submitting loans and quoting borrowers. Since it acts as a qualifying engine, the loan amount may be lower than what you were quoting due to DTI, CLTV, or FICO limitations.

1. Visit https://modelportal.buttonfinance.com/login to access the portal portal

NOTE: New Users must sign up for the pricing portal on their first visit, it's a separate entity than TPO Connect so even if you have login credentials to submit loans, you'll need to register for the pricing portal.

2. Once you have your credentials for the pricing portal, you'll enter in your email address

3. A pass code will be emailed to you and you'll enter that into the requested field

4. Once you've entered in the pass code, you'll be brought to the Loan Calculator screen which is the pricing portal
5. The first field that you'll enter is the 2nd Mortgage Amount requested field. If you leave that field BLANK, it will notate the most that the borrower can qualify for based on DTI/CLTV limitations
6. You'll adjust the Draw Term if you're getting pricing on a HELOC. The 3 year draw (36 month) will reflect a .25% better rate for broker partners. **The 3 year draw will provide a .33 additional compensation for correspondent partners**
7. The 2nd Mortgage Final Loan Term will **DEFAULT** to 20 years (240 months), you can open that drop down to select a different term
8. You'll then move to the 2nd Mortgage Loan Purpose, we offer these products on standalones or piggybacks. If you're doing a standalone, it will ALWAYS be considered a Cash-Out/Refinance

![BUTTON FINANCE logo]

9. You'll adjust the 2nd Mortgage Number of Borrowers to reflect how many people will be on the application
10. You'll enter in the Borrower Credit Score. Button Finance requires you to pull a tri merge credit report. Button Finance will qualify your borrowers on the lower of the middle score of ALL applicants
11. The Borrowers First Name and Last Name are option fields
12. You'll enter in the Home Value of the property

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13. You'll select the Property Type from the drop down. Button Finance offers products on multi-unit properties, you'll still select Single-Family for those to be considered
14. For a Multi-Unit property, you'll adjust the Number of Units which will impact your CLTV limitations
15. You'll select Occupancy Type. We offer products on Primary Residences, Second Homes, and Investment Properties
16. You'll type in the Property Zip Code. When you're entering the Zip Code, you'll notice that a menu is pre-populating based on the numbers you're entering. You MUST click on the numbers that are pre-populating for the Zip Code entry to stick. It will auto-populate the Property State
17. You'll enter in the Combined Monthly Income for **ALL** applicants. It's imperative that you enter this information correctly since this will affect your qualification
18. You'll enter in the DTI before 2nd Mortgage. If you're paying off ANY liabilities through the proceeds of the transaction, you will **EXCLUDE** that figure from that calculation
19. You'll enter the 1st Mortgage Outstanding Mortgage amount
20. You'll enter the 1st Mortgage Loan Age
21. You'll click Submit Loan

How to Read Loan Outputs

- Once you have successfully ran your pricing scenario, it will bring you to your loan outputs. This information is vital that you review and understand what you're seeing. The loan amount could be lower than what you were requesting, the loan options are different depending on the state, and it may not qualify for all loan options. Reach out to your Account Executive or lending@buttonfinance.com for more assistance
- These fields from that outputs are necessary to be entered into TPO Connect during the Loan Submission process, this is how Button Finance structures your loan based on what it qualifies for through the Pricing Portal

NOTE: If you are making any changes to loan amount or loan structure PRIOR TO LOAN SUBMISSION, you MUST run a new Pricing Portal run and update the RUN ID inside of TPO Connect