



## Registering, Submitting and Sending Disclosures Through TPO

1. Login to TPO with your credentials. Below is the link of TPO  
[https://buttonfinance.encompasstpoconnect.com/#/content/home\\_395998](https://buttonfinance.encompasstpoconnect.com/#/content/home_395998)

A screenshot of the Button Finance website's login interface. The header shows the Button Finance logo and a "HOME" dropdown menu. A "Resources" section lists links for "Application Submission Guidelines and Checklists", "Underwriting Guidelines Summary", "Application Submission Checklist", "Appraisal Fees", and "Link Policy". A "LOGIN" modal is open on the right, containing a "User Name" input field, checkboxes for "Internal User" and "Remember Me", and a "Continue" button.

2. Once you login to TPO Connect, you will see options like to view your pipeline, Add new Loan.

A screenshot of the Button Finance dashboard after login. The header features the Button Finance logo and a navigation bar with links: "WELCOME", "PIPELINE", "ESIGN LOANS" (with a red notification badge), "ADD NEW LOAN", "REPORTING", and "HOME" with a dropdown arrow. Below the header, the "Pipeline" section is visible, showing filters for "Channel" (dropdown), "Correspondent Non-Delegated", "View" (dropdown), "All Loans", "Loan Status" (dropdown), and "Current". A table is partially visible with columns: "LOAN #", "BORROWER NAME", "LOAN TYPE", and "LOAN AMT".



3. To register new loan, you need select Add New Loan and select your LO and LP details and click Next

Choose Contacts

**LOAN OFFICER**

Organization

User Name

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**LOAN PROCESSOR**

Organization

User Name

4. In the next screen you need to upload 3.4 file of the loan. 3.4 can be either in ULAD/iLAD (MISMO3.4) format. Once you upload please hit NEXT.

☒ Import Loan Data From ULAD / iLAD (MISMO 3.4) File

☐ Manual

Please Note: Downgrading a 3.4 file to a 2009 URLA may cause lost or inaccurate data.



5. Once you upload the 3.4 file the next step will be to register file.



WELCOME PIPELINE **ESIGN LOANS** ADD NEW LOAN REPORTING HOME

Loan #  
DTI - Top  
CLTV

Loan Purpose  
Loan Type  
Interest Rate

Loan Amount  
FICO  
APR

Activities Workflow

LOAN SUMMARY

URLA

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Information

Additional Information

Select Borrower Pair  
John Doe

MER's MIN

Alternate Loan Number

Estimated Closing Date  
01 / 22 / 2024

Loan Documentation Type  
Select an Option

Register Next

You need to Hit Register Button. It will popup few screens for the required Information. You need to fill out the information requested. Once all required information is captured by TPO it will allow you to register the file. Like the screenshot below:

WELCOME PIPELINE **ESIGN LOANS** ADD NEW LOAN REPORTING HOME

Loan #  
DTI - Top  
CLTV

Loan Purpose  
Loan Type  
Interest Rate

Loan Amount  
FICO  
APR

Activities Workflow

LOAN SUMMARY

URLA

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Additional Information

Select Borrower Pair  
John Doe

MER's MIN

Estimated Closing Date  
01 / 22 / 2024

Loan Documentation Type  
Select an Option

Error Details

FIELD ID	REQUIRED FIELD NAME	FORM	FIELD
MORNET.X67	Loan Documentation Type	ADDITIONAL INFORMATION	Select an Option
1041	Property Type	LENDER LOAN INFORMATION	Select an Option
VASUMM.X23	Decision FICO	LENDER LOAN INFORMATION	

Cancel Save

**Note: In Case the State is TX then you need to add NBS details under Additional Information Screen**



Activities Workflow

LOAN SUMMARY

URLA

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Information

Information for Government M...

BUTTON FINANCE  
EXTERNAL PRICING  
PORTAL

LOAN ESTIMATE FEE  
MANAGEMENT

SEND DISCLOSURES

LOAN DOCUMENTS

ESIGN

UNDERWRITING  
CONDITIONS

CLOSING FEES

DISCLOSURE TRACKING

LOAN ACTIONS

Additional Information

Select Borrower Pair  
Sobhan C Abeto

Select an Option

HomeOne

CHOICERenovation

CHOICERenExpress

CHOICERenovationMortgageWithRecourse

CHOICERenExpressDTSArea

CHOICEHome

GreenCHOICE

GreenCHOICEToPayOffOutstandingEnergyDebt

Additional Fields

Broker Model RunID  
702990777872

HELOC / HELOAN  
HELOC

3yr Draw Option  
Yes

NBS First Name

NBS Phone Number

NBS SSN

Loan Program  
Gold

Loan Option  
Buyup 3

Use of Proceeds  
Cash Out

NBS Last Name

NBS Email Address

Save Next

6. Once the Loan is registered the next step is to Order Credit/Reissue Credit.

LOAN ACTIONS

Order Credit

Submit for Non-Delegated Rev...

Change of Circumstance

Withdraw Loan

URLA

BUTTON FINANCE  
EXTERNAL PRICING  
PORTAL

LOAN ESTIMATE FEE  
MANAGEMENT

SEND DISCLOSURES

LOAN DOCUMENTS

ESIGN

UNDERWRITING  
CONDITIONS

CLOSING FEES

DISCLOSURE TRACKING

LOAN ACTIONS

Order Credit

Credit Provider  
Select One

Reference Number

Borrower Information

Borrower  
John Doe

Date of Birth  
03/29/1955

SSN  
\*\*\* \*\* 4448

Select One

Accurate Financial Services (DU: 292)

ACRAnet (CBS Branch)

ACRAnet (DU: 31, LPA: 31)

ACRAnet (Financial Dimensions Branch) (DU: 31)

ACRAnet (New York Branch)

ACRAnet - Credit Data System (LPA: 326)

ACRAnet - CARS

Advantage Credit Bureau (Powered by MeridianLink) (DU: 310, LPA: 301)

Advantage Credit, Inc. (DU: 226, LPA: 226)

Advantage Credit, Inc. by Credit Interlink (DU: 308, LPA: 325)

Advantage Plus Credit Reporting, Inc. (DU: 138, LPA: 138)

Alliance 2020, Inc.

American Reporting Company (DU: 139, LPA: 16)

Birchwood Credit Services, Inc. (DU: 76, LPA: 76)

CBCInnovis

CBCInnovis (DU: 3, LPA: 1)

Certified Credit Reporting, Inc. (DU: 283, LPA: 71)

CIC Mortgage Credit, Inc. (DU: 128, LPA: 128)

CIS by Xactus (DU: 22, LPA: 22)

Select the Credit Provider form the drop down then update the credentials and select Reissue Credit.



Provider Details

User Name

Password

☒ Save Login Information

Branch ID

Reissue Credit

7. Once the Credit is ordered/reissued the next step is to Submit the file. Click on Submit option below the Loan Actions.

**LOAN ACTIONS**

Order Credit

**Submit for Non-Delegated Rev...**

Change of Circumstance

Withdraw Loan

Once you Click Submit option you will get a popup to update few fields along with few documents to be uploaded.



Missing required fields and documents

#### Required Fields

FIELD ID	DESCRIPTION	
CUST06FV	Broker Model RunID	<input type="text"/>
CUST10FV	Use of Proceeds	<input type="text"/>
CUST12FV	Loan Option	Select One
CUST13FV	HELOC / HELOAN	Select One

#### Documents Missing Attachments

Document Government-Issued Identification (Borrower) is missing an attachment  
Document CORRESPONDENT - Fee Sheet is missing an attachment  
Document Latest Mortgage Statement (subject) is missing an attachment  
Document Credit Authorization is missing an attachment

#### Required Documents

CREDIT AUTHORIZATION	Drag & Drop files here or	Comments
		Browse for files
LATEST MORTGAGE STATEMENT (SUBJECT)	Drag & Drop files here or	Comments
		Browse for files
GOVERNMENT-ISSUED IDENTIFICATION (BORROWER)	Drag & Drop files here or	Comments
		Browse for files

## Make sure to use correct Model RunID and Loan Option

FIELD ID	DESCRIPTION	
CUST06FV	Broker Model RunID	<input type="text"/>
CUST10FV	Use of Proceeds	<input type="text"/>
CUST12FV	Loan Option	Select One
CUST13FV	HELOC / HELOAN	Select One

Documents Missing Attachments

Document Government-Issued Identification (Borrower) is missing an attachment  
Document CORRESPONDENT - Fee Sheet is missing an attachment  
Document Latest Mortgage Statement (subject) is missing an attachment  
Document Credit Authorization is missing an attachment

Select One

Select One  
Default  
Max Comp  
3.0% Comp  
2.75% Comp  
2.5% Comp  
Up to 2.0% Comp  
Buyup  
Buyup 1  
Buyup 2  
Buyup 3  
Buydown 1  
Buydown 2  
Buydown 3

You will get the Model RunID and Loan Option from the Pricing you had run as below:

#### Your New 2nd Mortgage

Run ID	703110846668
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#### HELOAN Options

	Buyup 3	Buyup 2	Buyup 1	Default	Buydown 1	Buydown 2	Buydown 3
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#### HELOC Options

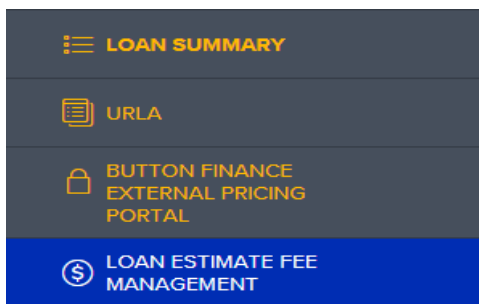
	Buyup 3	Buyup 2	Buyup 1	Default	Buydown 1	Buydown 2	Buydown 3
--	---------	---------	---------	---------	-----------	-----------	-----------

RunID should be updated which you have received on you email along with the options available for you to use. You need to select correct option from the Pricing run and update the same on TPO.

Once all these steps are completed, please proceed with Submitting the Loan.

### 8. Issue Disclosure In case of HELOC Loan:

Go to Loan Estimate Fee Management Screen



A. Origination Charges Total: \$7,700.00

Loan Origination Fees	4.000	%	or	\$4,400.00				
Application Fees	\$							
Processing Fees	\$							
Underwriting Fees	\$							
<input type="radio"/> Borrower Paid Compensation <input type="radio"/> Lender Paid Compensation								
Origination/Discount Points	<input type="checkbox"/> Bone Fide	3.000	%	+	\$	=	\$3,300.00	
Review Fee				▼		Total Amount		\$

[+ Additional Fee Item](#)

Under Section A. Origination Charges updated the Loan Origination fee/Application fee/Processing Fee/Underwriting Fees/Discount Points.

If the Origination fee of Discount Point is based on Percent, then please update the percentage as per above screenshot or else the \$.



B. Services You Cannot Shop For
Total: \$975.00

	Total Amount
Appraisal Fee	\$975.00
Credit Report Fee	\$0.00
Tax Service Fee	\$0.00
Flood Certification Fee	\$0.00
VA Funding Fee	\$
Due Diligence Report	\$0.00
Credit Report (LQI)	\$
HOA Questionnaire	\$
Condo Questionnaire Fee	\$
MERS(R) Registration Fee	\$
Verification of Employment	\$0.00
Appraisal Field Review Fee	\$
Third Party Processing Fee	\$
AVM Fee	\$

[+ Additional Fee Item](#)

Under Section B you can update the fees mentioned there or if there is any other fee then you can click on Additional Fee Item and add new fee.

**Note: Appraisal Field Review Fee of \$54, Flood Cert Fee of \$7 and Due Diligence Report of \$19.5 should always be there as it will be paid to Button Finance.**

B/C. Title Charges (Services Borrower Can/Cannot Shop for)
Total: \$0.00

	Can Shop	Total Amount
Settlement Fee	<input checked="" type="checkbox"/>	\$
Closing Fee	<input checked="" type="checkbox"/>	\$
Escrow Fee	<input checked="" type="checkbox"/>	\$
Lender's Title Insurance	<input checked="" type="checkbox"/>	\$
Closing Protection Letter	<input checked="" type="checkbox"/>	\$
Document Preparation Fee	<input checked="" type="checkbox"/>	\$
Notary Fee	<input checked="" type="checkbox"/>	\$
Quit Claim Deed Prep	<input checked="" type="checkbox"/>	\$
Deed Prep Fee	<input checked="" type="checkbox"/>	\$
Doc Prep Fee	<input checked="" type="checkbox"/>	\$
Title Endorsement Fee	<input checked="" type="checkbox"/>	\$
Property Report	<input checked="" type="checkbox"/>	\$
Curative Fee	<input checked="" type="checkbox"/>	\$
Grant Deed Fee	<input checked="" type="checkbox"/>	\$

Under Section B/C please update all title charges you want to charge borrower. There are default fees but if you have to add a new fee then please click on Additional Fee Item and add the fee.





E. Taxes and Other Government Fees

Total: \$0.00

Recording Fee

\$ 0.00

Transfer Taxes

\$

City/County/Stamp

Select One

State Tax/Stamp

Select One

Transfer Tax

\$

Transfer Tax

\$

+ Additional Fee Item

Under Section E update the Recording Fee and Transfer tax you want to change to Borrower.

J. TOTAL CLOSING COSTS

Total: \$8,867.12

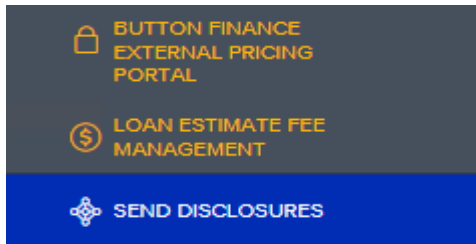
Send Disclosures

Request Loan Estimate

Save

Once you have updated all the fees you want to charge then click on Save.

Go to Next Screen Send Disclosure:



Once you go to the Send Disclosure Screen it will give you the option to send Disclosures. Click on Send Disclosures.

Send Disclosures

Send Disclosures

Package(s) | 0

SEND DATE/TIME

STATUS

The next option you will get is of Plan Code. For HELOC it will always be HELOC-Adjustable

Order Info

Borrower Pair

John Doe

Borrower Signing Options

eSign + Ink Sign

Data Type

Loan Data

Plan Code

INVESTOR	DESCRIPTION	PLAN CODE	ENCOMPASS PLAN ID	ORDER TYPE	LOAN TYPE	LIEN POSITION	AMORTIZATION TYPE	BALLOON	INTEREST ONLY
<input type="radio"/> Generic	<a href="#">All Fixed Rate Conventional 1st Lien Loans</a>		00000001	Both	Conventional	FirstLien	Fixed	N	N
<input type="radio"/> Generic	<a href="#">All Fixed Rate Conventional Junior Lien Loans</a>		00000002	Both	Conventional	SecondLien	Fixed	N	N
<input checked="" type="radio"/> Generic	<a href="#">HELOC - Adjustable</a>		00000003	Both	HELOC		AdjustableRate	N	N

Cancel

Next



Click Next

✓

2

3

4

Order InfoLoan AuditDocumentsSender & Recipients

▼ Plan Code Conflicts

Import Plan Data

FIELD NAME	EXISTING LOAN DATA	PLAN CODE DATA
Interest Only		
Interest Only Y/N	Y	N

▼ Data Audits

TYPE	FIELD ID	AUDIT DESCRIPTION
Recommended	4630	Selected Historical Table is Not Current

Cancel Back Next

On the next screen you will see few Audit result. Ignore them and click Next.

✓

✓

3

4

Order InfoLoan AuditDocumentsSender & Recipients

Stacking Template  
Default Stacking Template - eDisclosures

ADD TO EFOLDER

Disclosures (24 selected)

Add Additional Documents

	DOCUMENT TITLE	SIGNATURE TYPE	DOCUMENT TYPE
<input checked="" type="checkbox"/>	1003 - URLA	eSignable	Standard Form
<input checked="" type="checkbox"/>	Borrower's Certification & Authorization	eSignable	eDisclosure
<input checked="" type="checkbox"/>	Credit Score Disclosure Exception for Loans Secured by One to Four Units of Residential Real Property	Informational	eDisclosure
<input checked="" type="checkbox"/>	Social Security Administration Authorization	Informational	eDisclosure
<input checked="" type="checkbox"/>	Notice of Right to Receive Copy of Written Appraisal/Valuation	eSignable	eDisclosure
<input checked="" type="checkbox"/>	Mortgage Fraud is Investigated by the FBI	Informational	eDisclosure
<input checked="" type="checkbox"/>	Fair Credit Reporting Act	eSignable	eDisclosure
<input checked="" type="checkbox"/>	Equal Credit Opportunity Act Notice	Informational	eDisclosure
<input checked="" type="checkbox"/>	USA Patriot Act Information Disclosure	eSignable	eDisclosure
<input checked="" type="checkbox"/>	Acknowledgement of Receipt of RESPA's Homeownership Counseling Organization List	eSignable	Standard Form
<input checked="" type="checkbox"/>	Acknowledgement of Receipt of "What You Should Know About Home Equity Lines of Credit" (HELOC)	eSignable	eDisclosure
<input checked="" type="checkbox"/>	Addendum to Important Terms of our Home Equity Line of Credit	eSignable	Custom Form

Cancel Back Next

In the Next screen you will see disclosures you can click on any of the disclosure and view it. The next step is to select **Add To EFOLDER**

Add Documents to eFolder

Indicate the manner in which the documents should be added to the eFolder.

☒ Merge documents into a single eFolder attachment

☐ Add each document as a separate eFolder attachment

☐ Add each document into a single eFolder attachment

Cancel Apply



It will give you a popup and you need to select the first option highlighted and click on Apply and Click Next

Sender

Sender Type: Current User

Name: Button Disclosures

Email: disclosures@networkcapital@buttonfinance.com

Notify Sender

☐ When borrower receives disclosures

☐ When borrower does not access by

MM / DD / YYYY

Recipients

RECIPIENT TYPE	FULL NAME	EMAIL	PHONE	MESSAGE TO RECIPIENT
Borrower	Siobhan C Abato	siobhanabato@gmail.com	M: 973-476-1015	<a href="#">EDIT MESSAGE</a>
Originator	Deanna Rae Vallett	vant@networkcapital.com	H: 949-265-4567	<a href="#">EDIT MESSAGE</a>

Fulfillment

Scheduled Fulfillment Date: MM / DD / YYYY

LE Application Date: 12 / 18 / 2023

Shipping From

Name: Network Capital Funding Corporation

Phone: (949) 265-4567

Street Address: 1395 Brickell Avenue, 4th Floor

City: Miami

State: FL

Zip code: 33131

Shipping To

Name: Siobhan C Abato

Phone: (973) 476-1015

Street Address: 138 Barry Dr N

City: Highland Lakes

State: NJ

Zip code: 07422

[Cancel](#) [Back](#) [Send](#)

The Last Screen will finally allow you to send out the Disclosures to borrower. Verify Borrower and LO details and update Schedule Fulfilment Date. It is very critical to have correct Schedule Fulfilment Date to be in Compliance. Schedule Fulfilment Date should be the 3<sup>rd</sup> Business Day from Application date. For EX: if Application date is 01/02/2024 then. Schedule Fulfilment Date should be 01/05/2024.

Once all is done then HIT on Send and it will send out the disclosure to borrowers.

Send Disclosures

1 Order Info 2 Loan Audit 3 Documents 4 Sender & Recipients

Order Info

Borrower Pair: Juan

Borrower Signing Options: eSign + Ink Sign

Data Type: Loan Data

INVESTOR	DESCRIPTION	PLAN CODE	ENCOMPASS PLAN ID	ORDER TYPE	LOAN TYPE	LIEN POSITION	AMORTIZATION TYPE	BALLOON	INTEREST ONLY
Generic	All Fixed Rate Conventional Junior Lien Loans		00000102	Both	Conventional	SecondLien	Fixed	N	N

[SHOW ALL](#)

If there are 2 Applicants then please send the disclosure again for Co-applicant this time. So you will have to do the same steps of sending disclosure again but for the Co-applicant this time.