



## Sending Disclosures

**Please contact your AE to enable the TPO disclosures functionality.**

Button Finance allows our Wholesale partners to send disclosures through TPO Connect. To send disclosures:

1. Register the loan
2. Order Credit
3. Send Disclosures
4. Submit File to Underwriting

This document describes the process to send Disclosures.

## Sending Disclosures

1. Once the Credit is ordered/reissued the next step is to Issue Disclosure. 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				\$		
Borrower Paid Compensation		<input type="radio"/>				
Lender Paid Compensation		<input type="radio"/>				
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 update 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 \$. **The origination fee and compensation must match your RunID and its associated compensation option (e.g. Default, Buyup, etc.)**

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 on there. If you need to add a new fee then please click on Additional Fee Item.

**Note: Appraisal fee of \$975, Appraisal Field Review Fee of \$54, Flood Cert Fee of \$7 and Due Diligence Report of \$19.5 should always be included as they 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"/>	\$ <input type="text"/>
Closing Fee	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Escrow Fee	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Lender's Title Insurance	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Closing Protection Letter	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Document Preparation Fee	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Notary Fee	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Quit Claim Deed Prep	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Deed Prep Fee	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Doc Prep Fee	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Title Endorsement Fee	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Property Report	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Curative Fee	<input checked="" type="checkbox"/>	\$ <input type="text"/>
Grant Deed Fee	<input checked="" type="checkbox"/>	\$ <input type="text"/>

4. Under Section B/C update all title charges you want to charge the borrower. If you need to add a new fee then please click on Additional Fee Item.

E. Taxes and Other Government Fees Total: \$0.00

Recording Fee	\$0.00
Transfer Taxes	\$
City/County/Stamps	Select One
State Tax/Stamps	Select One
Transfer Tax	\$
Transfer Tax	\$

[+ Additional Fee Item](#)

Loan Estimate Fee Management

[Send Disclosures](#)

[Request Loan Estimate](#)

[Save](#)

City/County/Stamps	Select One	Transfer Tax	\$
State Tax/Stamps	Select One	Transfer Tax	\$

[+ Additional Fee Item](#)

Loan Estimate Fee Management

[Send Disclosures](#)

[Request Loan Estimate](#)

[Save](#)

Recording Fees-Mortgage/Deed of Trust	\$	<a href="#">Delete</a>
<a href="#">+ Additional Fee Item</a>		

**F. Prepays** Total: \$516.39

Daily Amount		Total Amount	
Interest	\$23.47	=	\$516.39

- Filing Fees
- GA Residential Mortgage Act Per Loan Fee
- Intangible Tax
- Municipal Lien Certificate Recording Fee
- Reconveyance Fee
- Recordation Tax/Mortgage Tax
- Recording Fees-Assignment
- Recording Fees-Mortgage/Deed of Trust



Loan Estimate Fee Management

Send Disclosures Request Loan Estimate Save

	Amount	
Recording Fees-Mortgage/Deed of Tr...	\$122.00	Delete
<a href="#">+ Additional Fee Item</a>		

5. Under Section E update the Recording Fee and Transfer tax you want to change the Borrower.  
Click on "Additional Fee item" to update the Recording fee.  
Once Additional line is added then select "Recording fees-Mortgage/Deed of Trust"  
Update Recording fee amount

J. TOTAL CLOSING COSTS	Total: \$8,867.12
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Send Disclosures Request Loan Estimate Save

6. Once you have added all the fees you want to charge click **Save**.
7. Go to Next Screen **Send Disclosure**



8. 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

9. The next option you will get is of **Plan Code**.
  - a. For HELOANs choose **All Fixed Rate Conventional Junior Lien Loans**
  - b. For HELOCs choose **HELOC-Adjustable**

Plan Code

INVESTOR	DESCRIPTION	PLAN CODE	ENCOMPASS PLAN ID	ORDER TYPE	LOAN TYPE	LIEN POSITION	AMORTIZATION TYPE	BALLOON	INTEREST ONLY
Generic	<a href="#">All Fixed Rate Conventional Junior Lien Loans</a>		00000102	Both	Conventional	SecondLien	Fixed	No	No



10. Click Next. You can ignore any audit popup.

Order Info — **2** Loan Audit — 3 Documents — 4 Sender & 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

11. On the Next screen you will see individual disclosures. You can click on any of the disclosures to view them.

Order Info — ✓ Loan Audit — **3** Documents — 4 Sender & Recipients

Stacking Template: Default Stacking Template - eDisclosures ADD TO EFOLDER

Disclosures (24 selected) Add Additional Documents

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

Cancel Back Next

12. 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

13. The Last Screen allows you to send out the Disclosures to borrower. Verify



Borrower and LO details and update Schedule Fulfillment Date. It is critical to have correct Schedule Fulfillment Date to be in Compliance.

14. ScheduleFulfilmentDateshouldbethe3<sup>rd</sup>BusinessDayfromApplicationdate.

E.g if Application date is 01/02/2024 then. Schedule Fulfillment Date should be 01/05/2024.

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

Recipients

RECIPIENT TYPE	FULL NAME	EMAIL	PHONE	MESSAGE TO RECIPIENT
Borrower	Siobhan C Abato	siobhanabato@gmail.com	M: 973-476-1015 x	EDIT MESSAGE
Originator	Deanna Rae Vallett	vart@networkcapital.com	H: 949-265-4567 x	EDIT MESSAGE

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

Buttons: Cancel, Back, Send

15. Click **Send** and it will send out the disclosure to borrowers. **This will send disclosures to all borrowers but not all co-applicants. Repeat the Disclosures process for any other applicants.**

Send Disclosures

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

Order Info

Borrower Pair: Juan [redacted] | 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
<input checked="" type="radio"/>	Generic	All Fixed Rate Conventional Junior Lien Loans	00000102	Both	Conventional	SecondLien	Fixed	N	N

SHOW ALL