

Submission Checklist



A completely documented package submitted upfront is the key to a **one-touch underwrite**
Only 5 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
- Credit Report Reissue
- Verbal Credit Authorization
- Government issued identification (e.g., driver's license, U.S. Passport, etc.) (for co-borrower as well, if applicable)
- Latest statements for mortgage
- Income documentation
- Title Fee Sheet if using own title company

Income Documentation - Wage Earners

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

Income Documentation - Fixed Income

- Award Letter / 1099

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 / Balance Sheet

Income Documentation - Rental Income

- Most recent 1040
- Lease Agreement

Required Documentation for One-Touch Underwrite

- For self-employed, Borrower provided most recent 2 years 1040
- 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
- Latest homeowner's association statement, if applicable (required for Condo and PUD)
- Completed homeowner's association questionnaire, if condo

Standalone Transactions

- Statements for additional liens on subject property
- PITIA documents for additional real estate owned

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
- Social Security / Retirement / Pension: Most recent year's 1099 form, or current award letter and 2 months bank statements showing receipt
- 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