e-Signing Disclosures

Objective:

This guide outlines the borrower experience for electronically receiving, accessing, viewing, and completing disclosures with Button Finance. It offers a step-by-step review with accompanying screenshots. Please note that disclosures can only be completed on a computer.

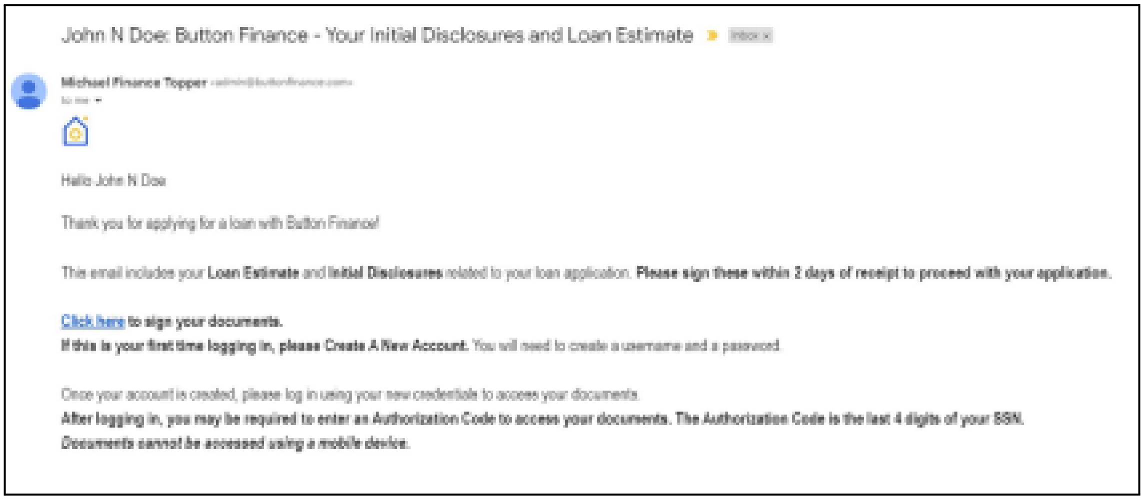
Borrowers can access the Portal at https://www.buttonfinance.com/borrower-portal/ using their username. For further assistance, please contact your Account Executive.

1. Disclosure Email:

All disclosure correspondence from Button Finance to borrowers will be sent from noreply@buttonfinance.com.

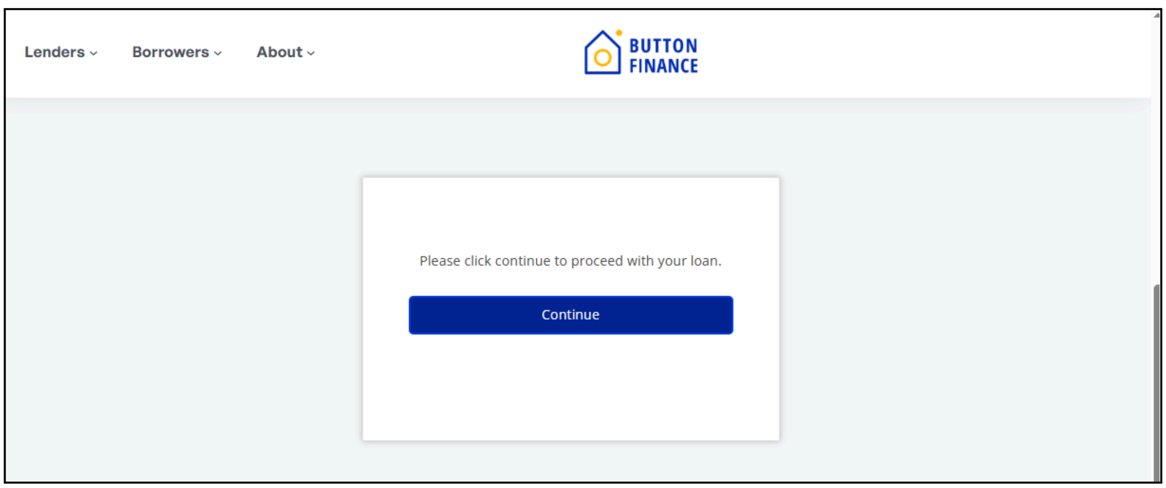
If you have difficulty finding your email, we suggest checking your spam folder and searching for this sender in your email provider's search bar.

Each borrower on the loan will receive a unique document link in their individual email. Click the link to begin.

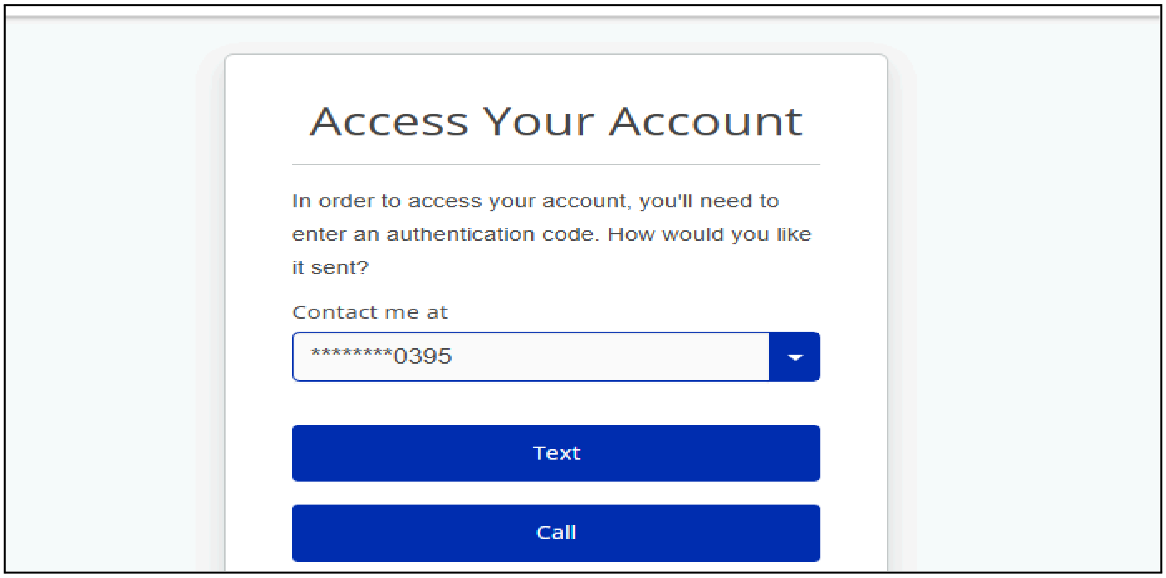


2. Create the password:

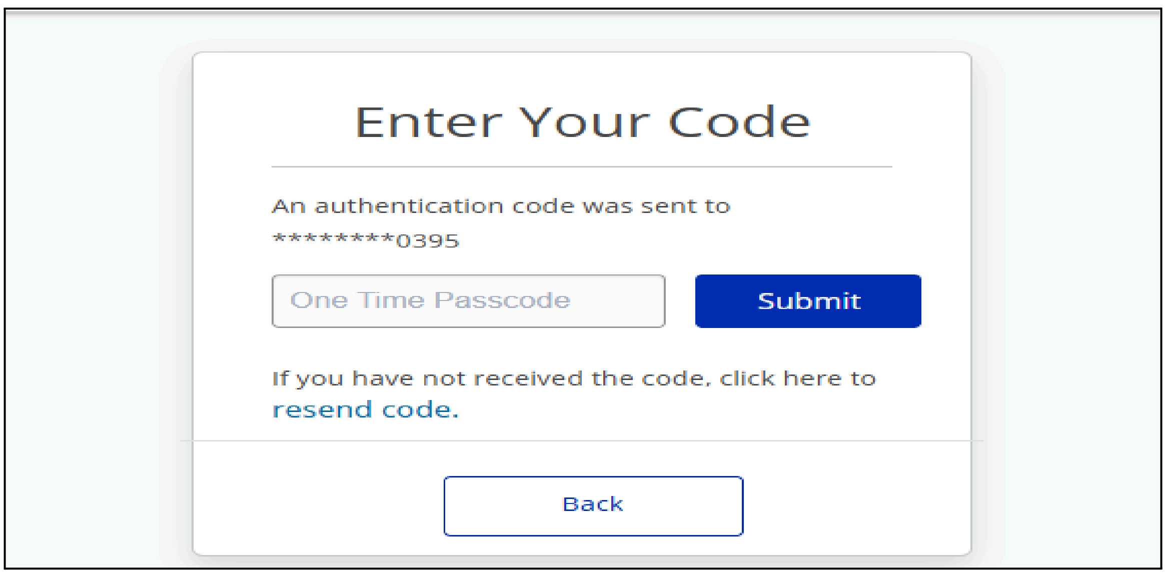
Upon clicking the link, the borrower will be directed to the page displayed below. Please proceed by clicking "Continue."



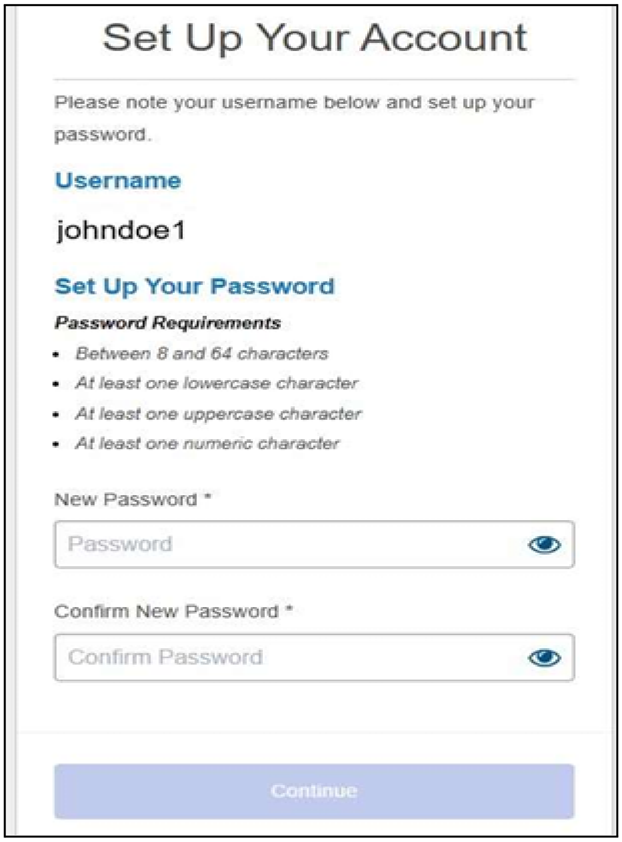
On the next screen, you will be prompted to choose between text or call to receive an authentication code. Once you select an option, the code will be sent to your cell phone number.



To proceed, please enter the code.



After the code is entered and the account is verified, the borrower will need to create a password. Our system has already generated the username.

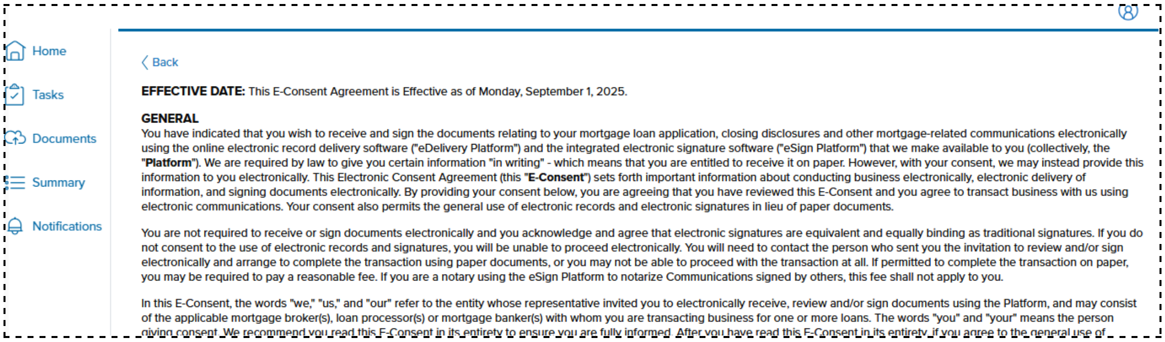


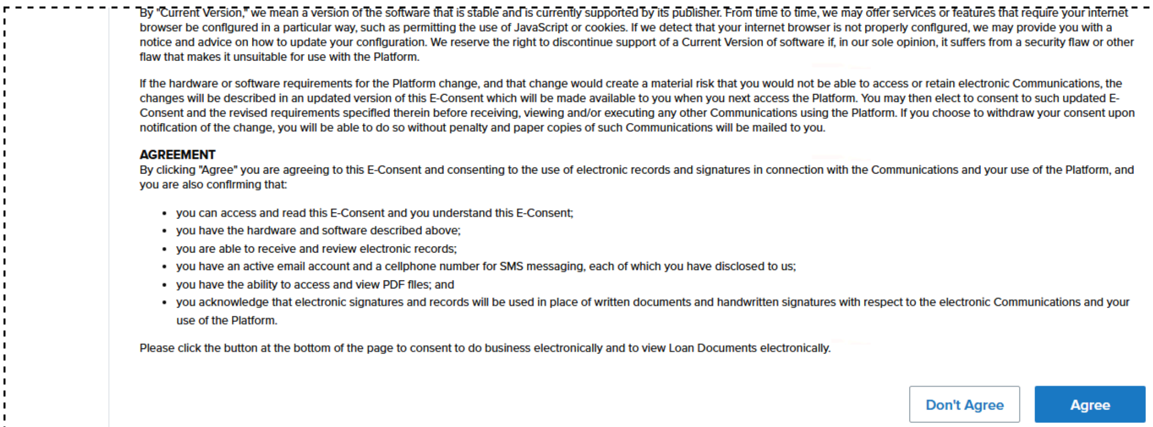
After creating your password, click "Continue" to open the Borrower portal. Please remember this password. You can always access the portal using the links sent to you via email or shared by your loan officer or processor. Your "username" will be automatically filled when you use these links. ((see NOTE 2 at the end of the guide))

If accessing Button's website via the borrower portal (https://buttonfinance.com/borrower-portal/), you may be prompted for a username, which you should remember for future logins. (see NOTE 1 at the end of the guide)

3. Borrower eConsent:

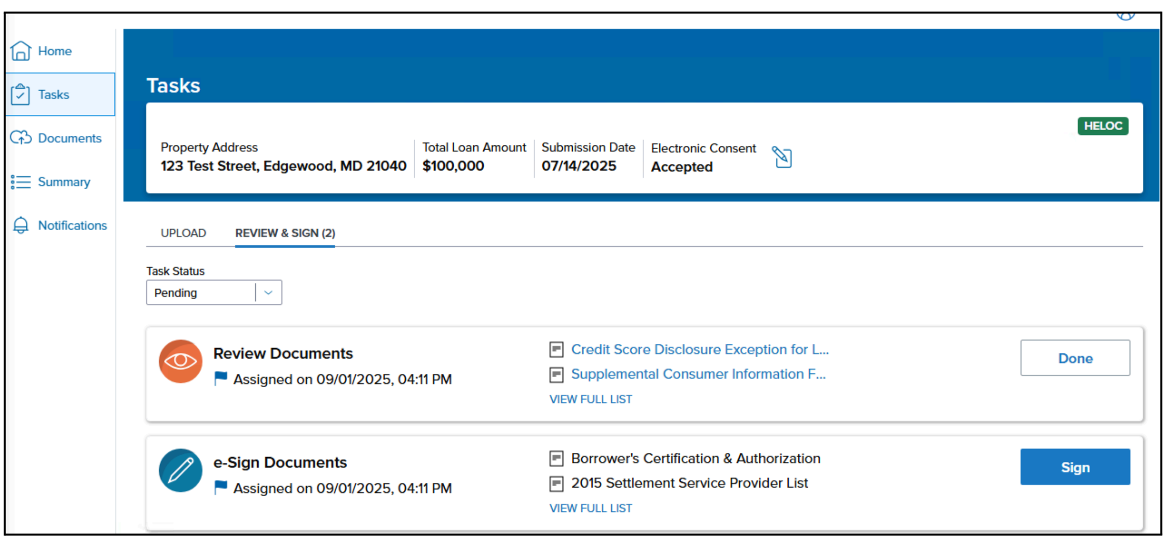
Borrowers need to eConsent to be able to eSign documents. By selecting "Agree" the borrower agrees to receive their disclosures electronically. Select "Agree" to complete the eConsent.



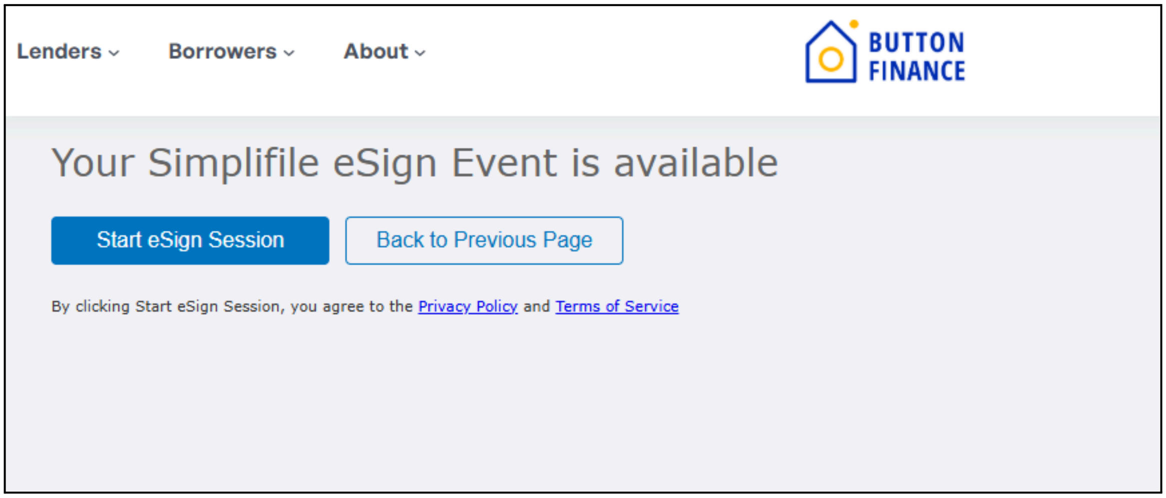


4. Borrower eSign:

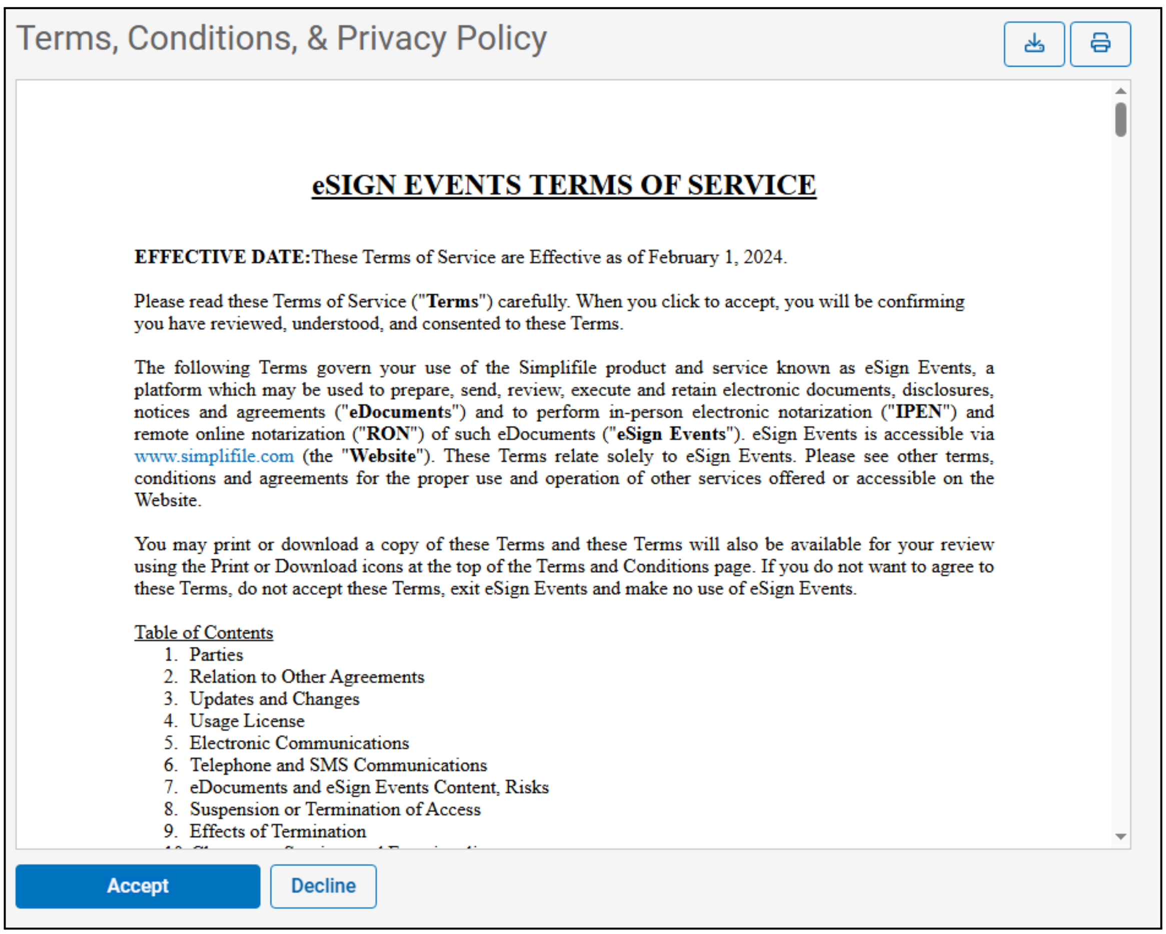
Once the borrower has eConsented, the portal will advance to the "Tasks" tab. There will be "eSign Documents". Please click on "Sign" to view and eSign disclosures/documents.



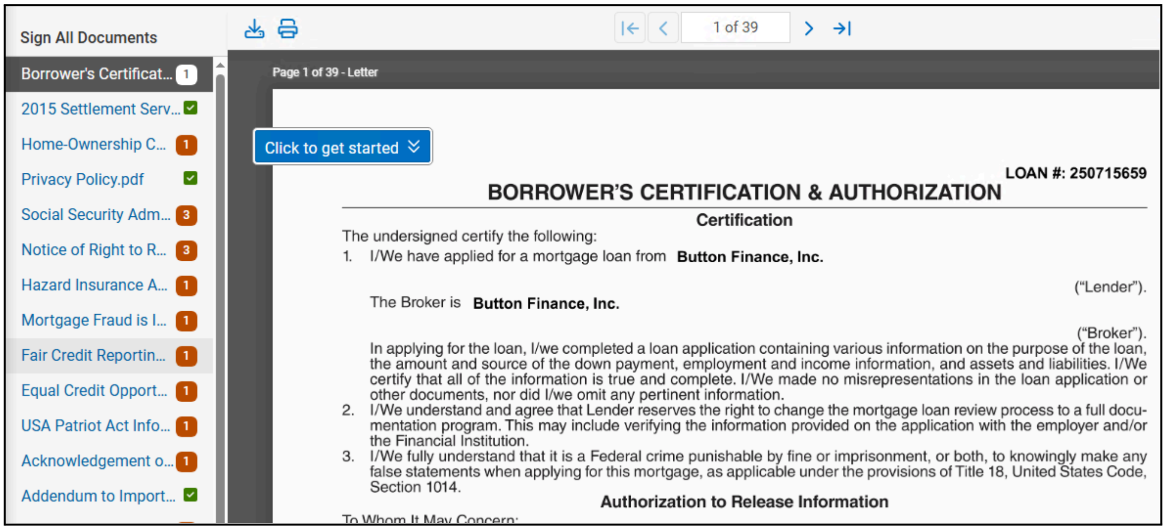
Click on "Start eSign Session".

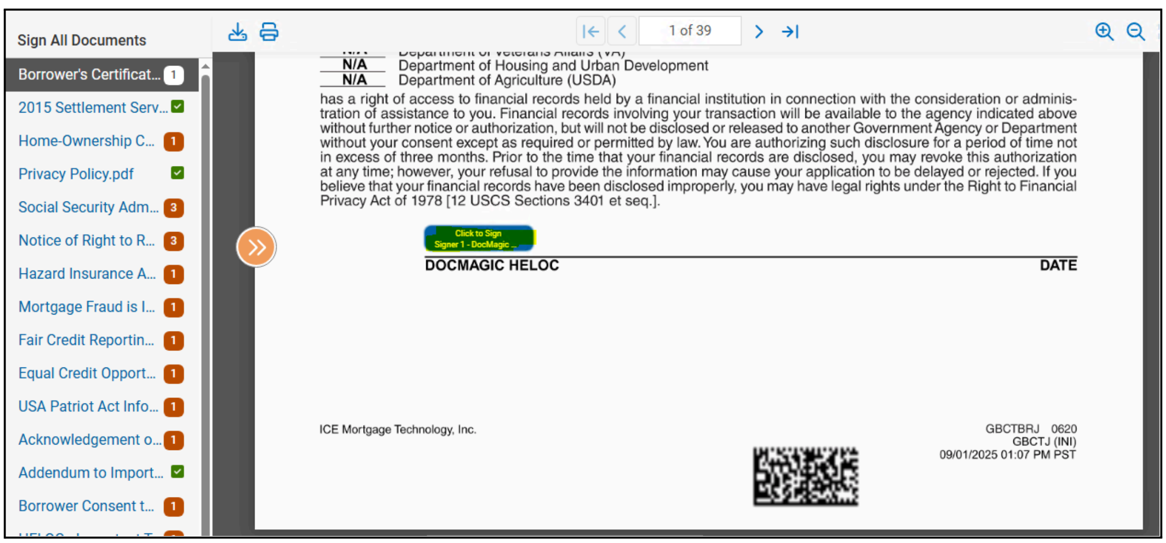


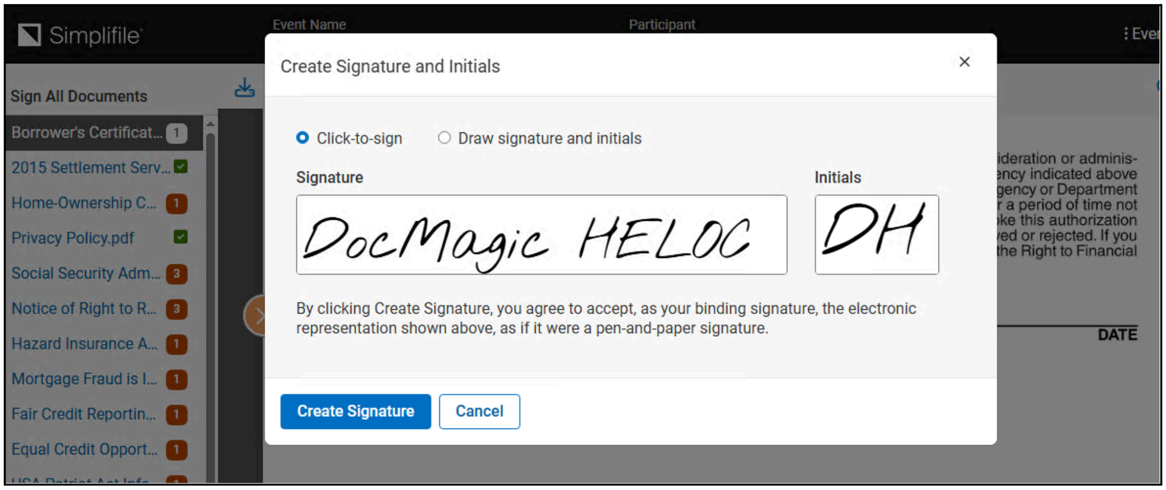
Please read the Terms of Service and click “Accept” to begin the eSign process.



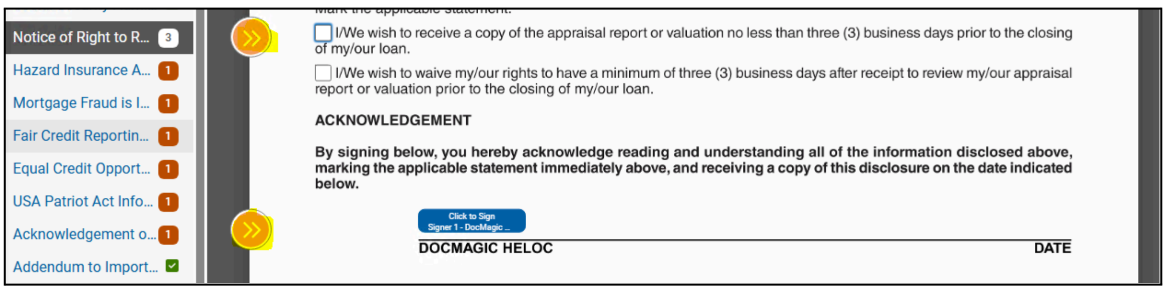
Click on the “Click to get started” option to select your signature. Once you select the signature the portal will automatically take you to the next page to be signed. Select “Finish” when all the required pages have been signed.



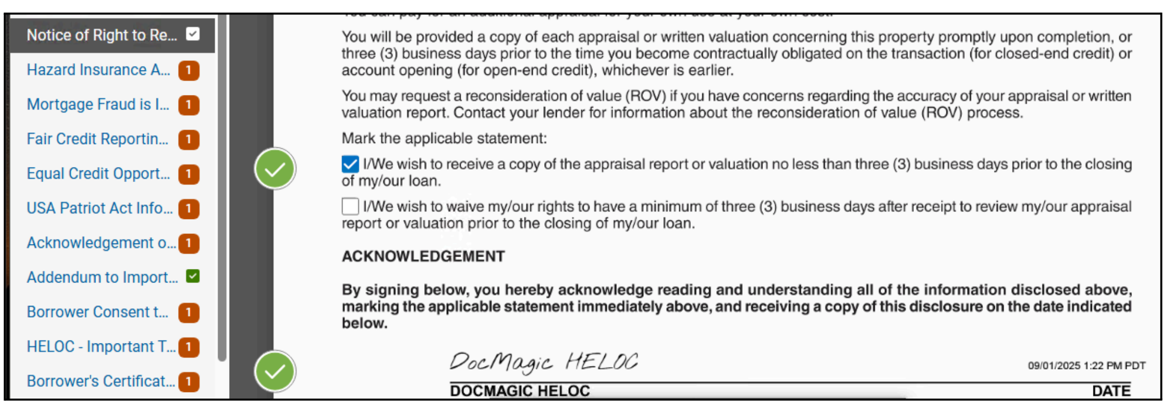




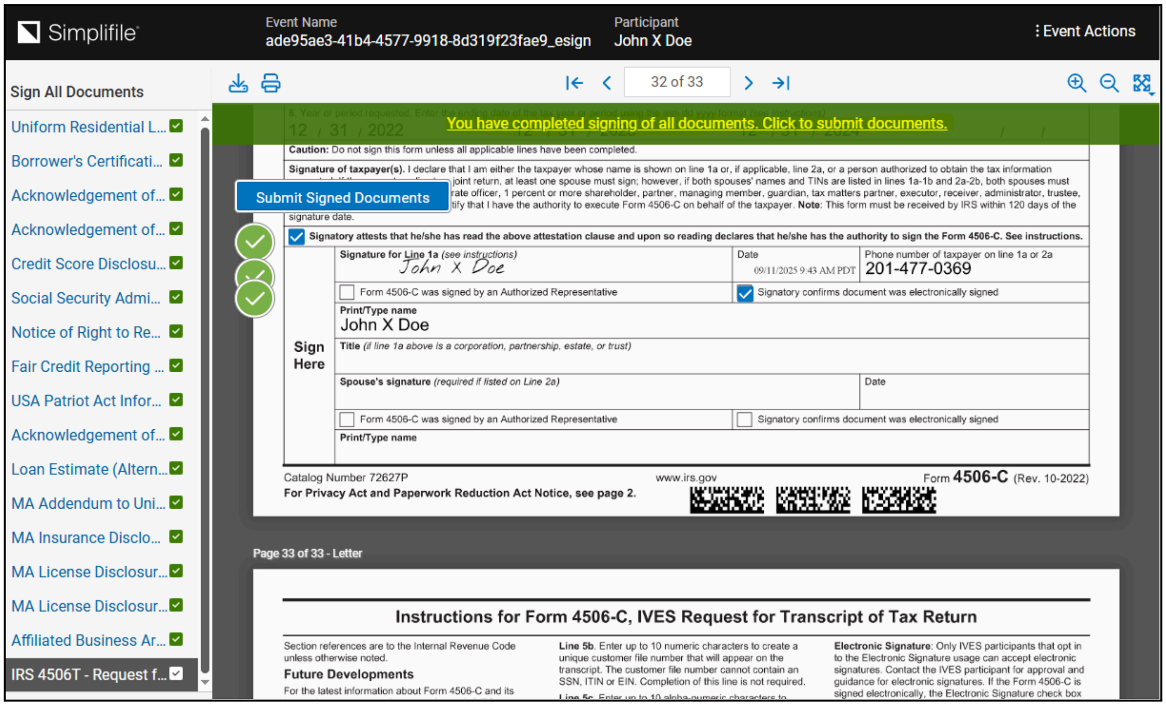
Orange Mark will indicate the space/section where signature or any input is required. Orange color means it is pending.



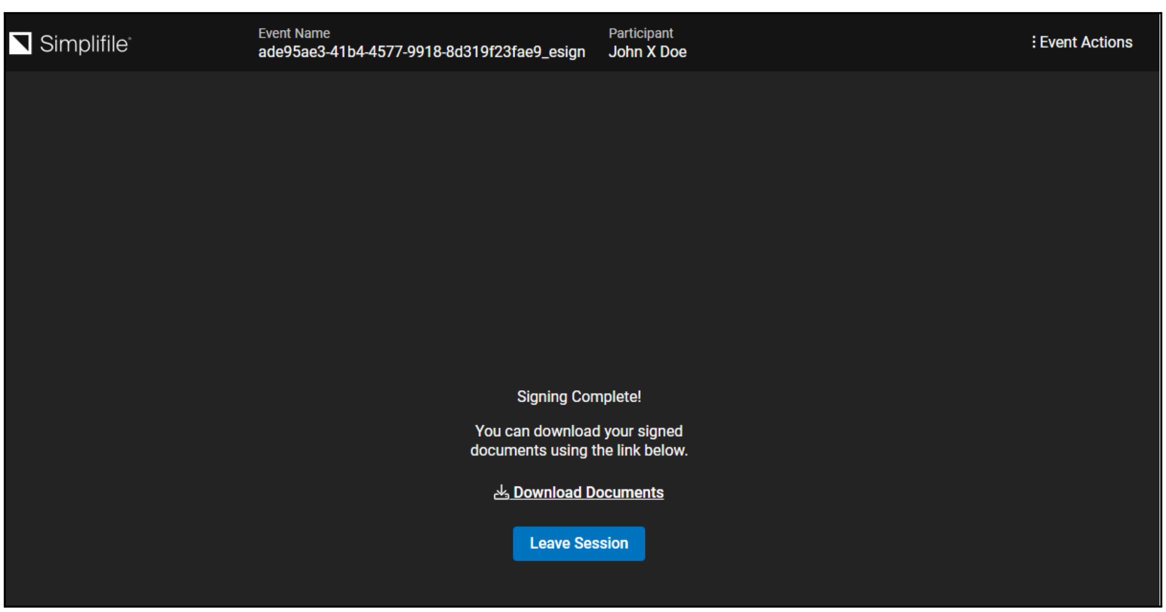
It will turn Green once it is done. The portal will automatically move to the next page. The number against the disclosures mentions the number of signatures or input required on that specific disclosure.



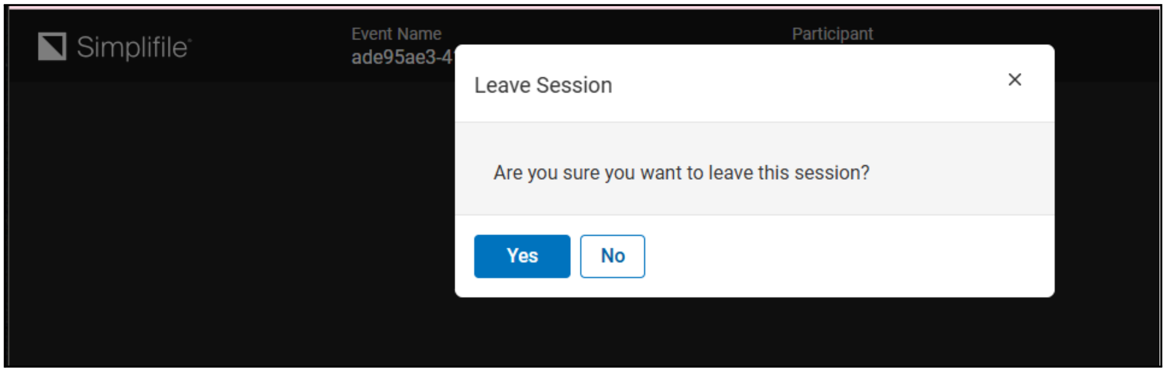
Once all the Disclosures are signed then there will be a “Green” checkmark against all disclosures and the portal will show a message “You have completed Signing of all documents. Click to Submit Documents”. You can click on the message.



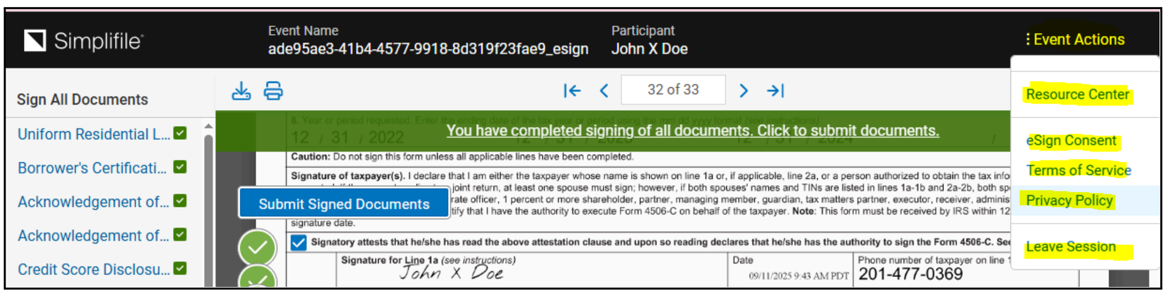
The final screen allows the borrower to download their documents for their personal records. This is optional. Click on Leave Session to exit the e-signing portal.



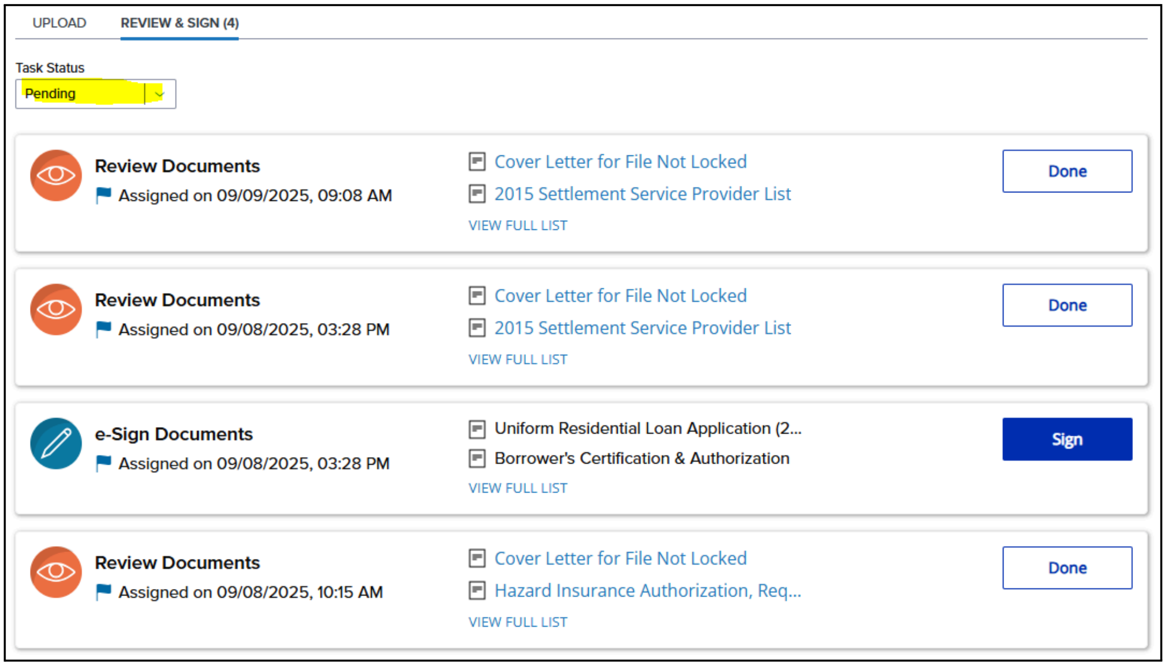
Click “Yes” to exit the e-signing portal.



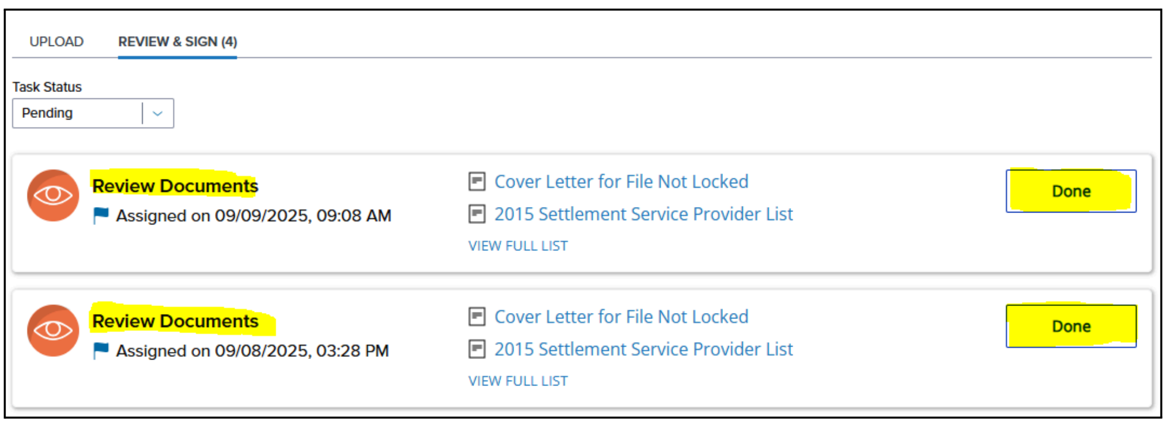
To exit the portal at any time, click "Event action" and then "leave session."



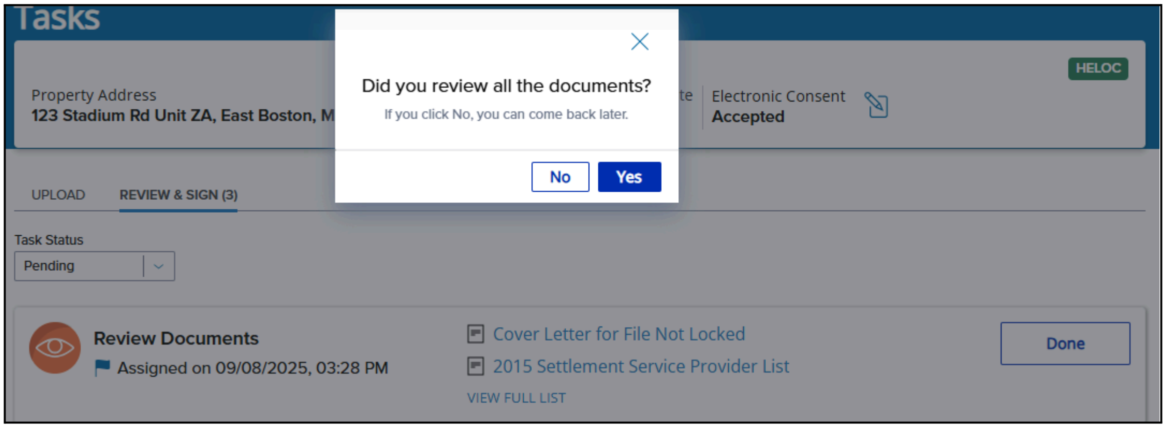
5. Pending task:
Ensure all tasks are complete. To view pending tasks, go to Task > Review & Sign and filter by "Pending" under Task Status. The example below shows pending tasks.



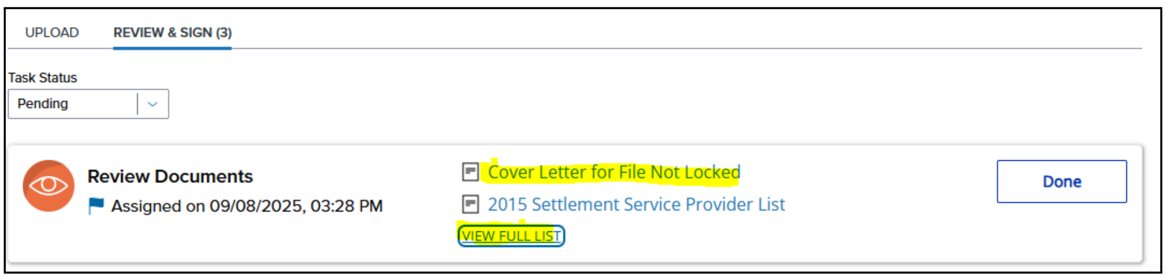
Some documents are labeled "Review Documents". To review these documents, simply click "DONE".



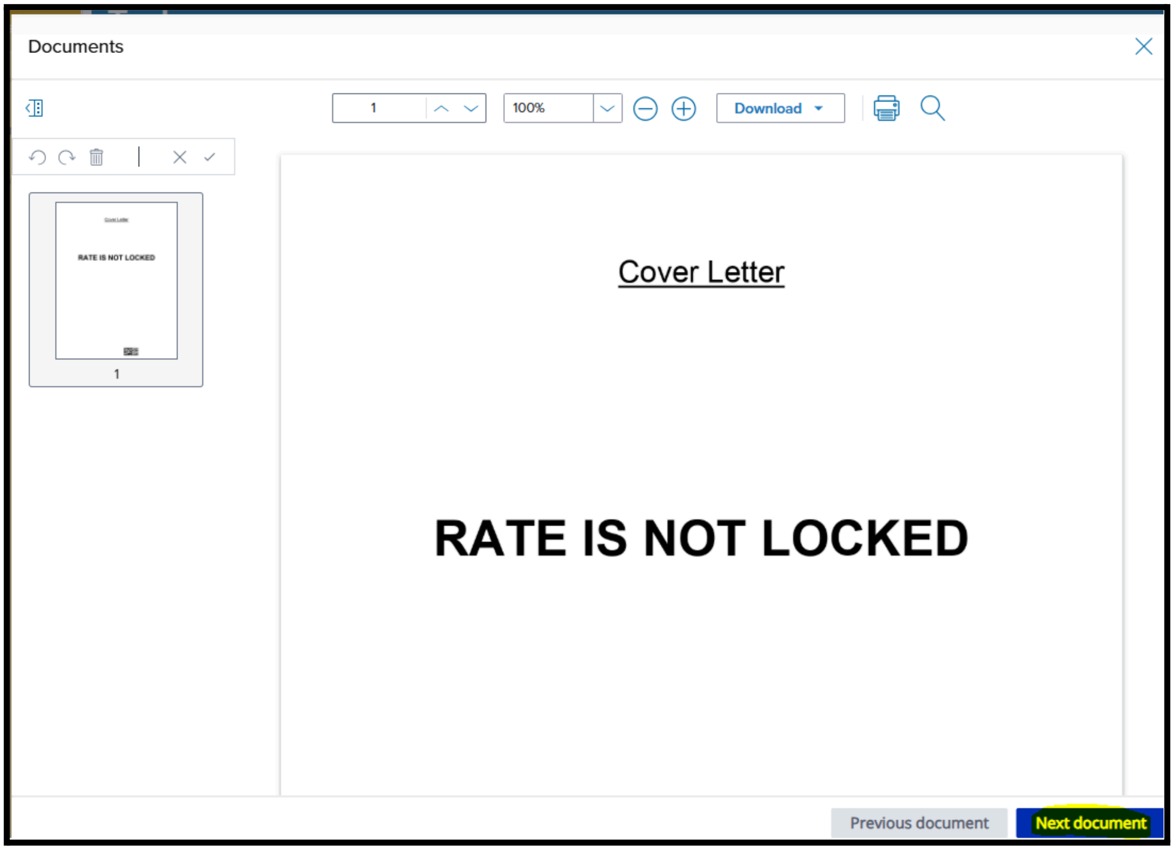
Click “Yes” to complete the task.



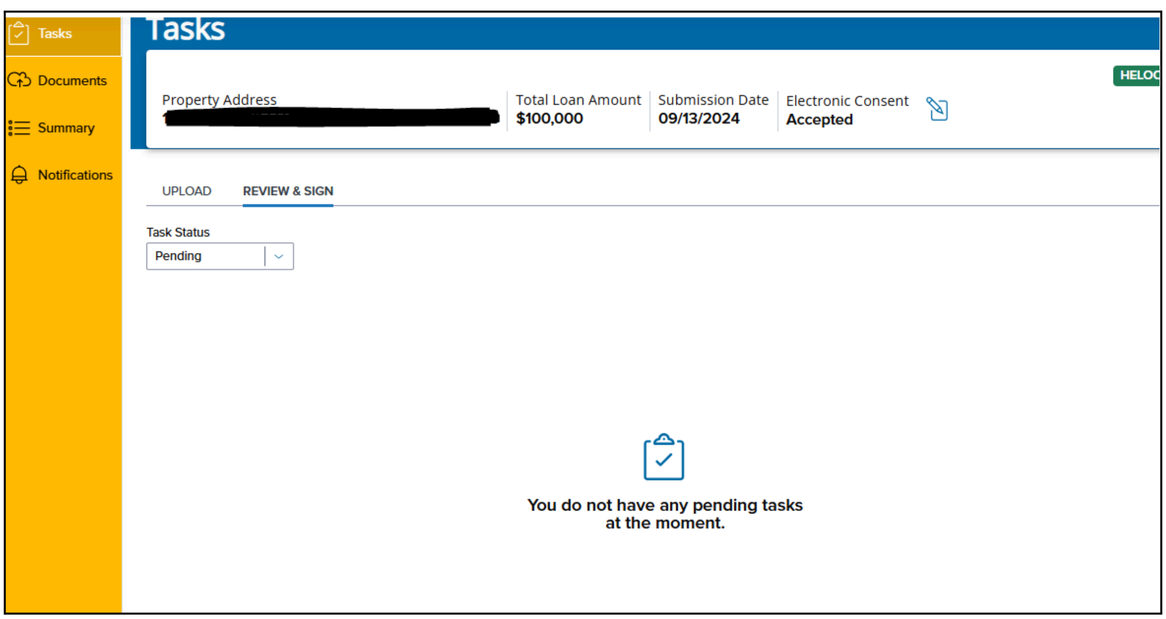
To access and read the documents, click on their names. A signature is not required for these documents. For example, to read "Cover Letter for file not locked," click on its name. To see a complete list of all documents, click on "View full list."



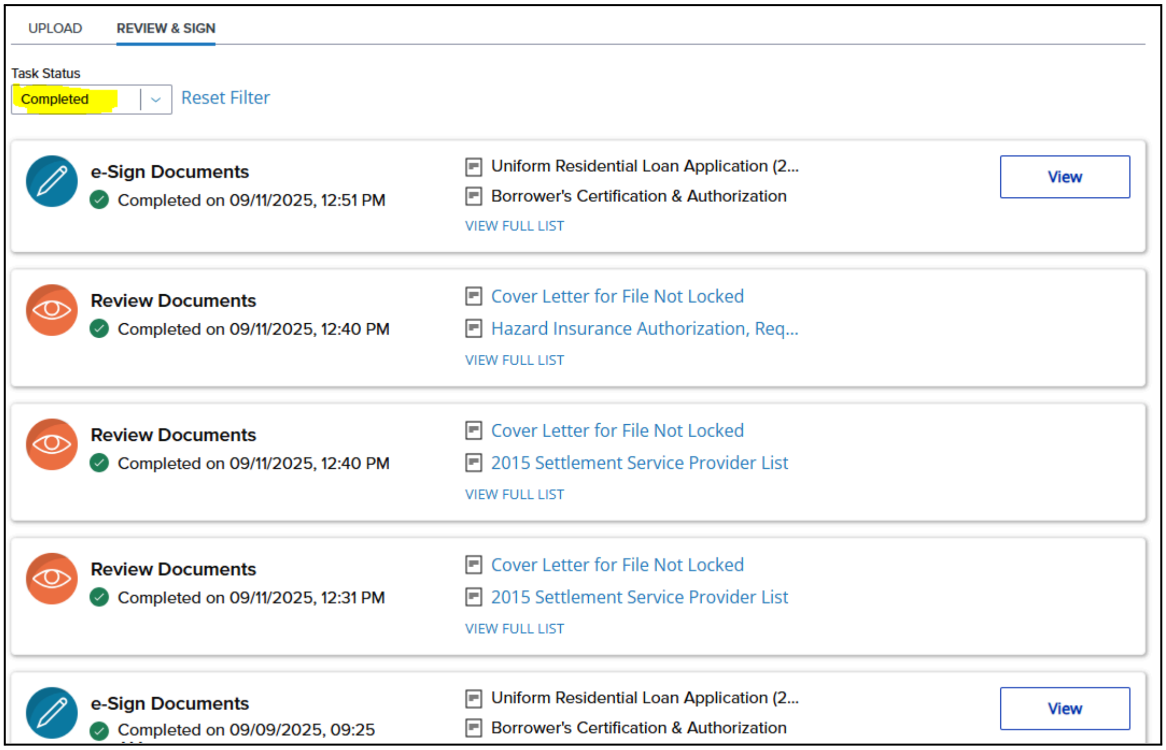
Once the document is open, please read its content thoroughly. To advance to the subsequent document, click "Next Document." You may close the document at any time by clicking the "Cancel" option located in the top right corner.



Once all tasks are completed and no pending tasks remain, the screen shown below will be displayed.

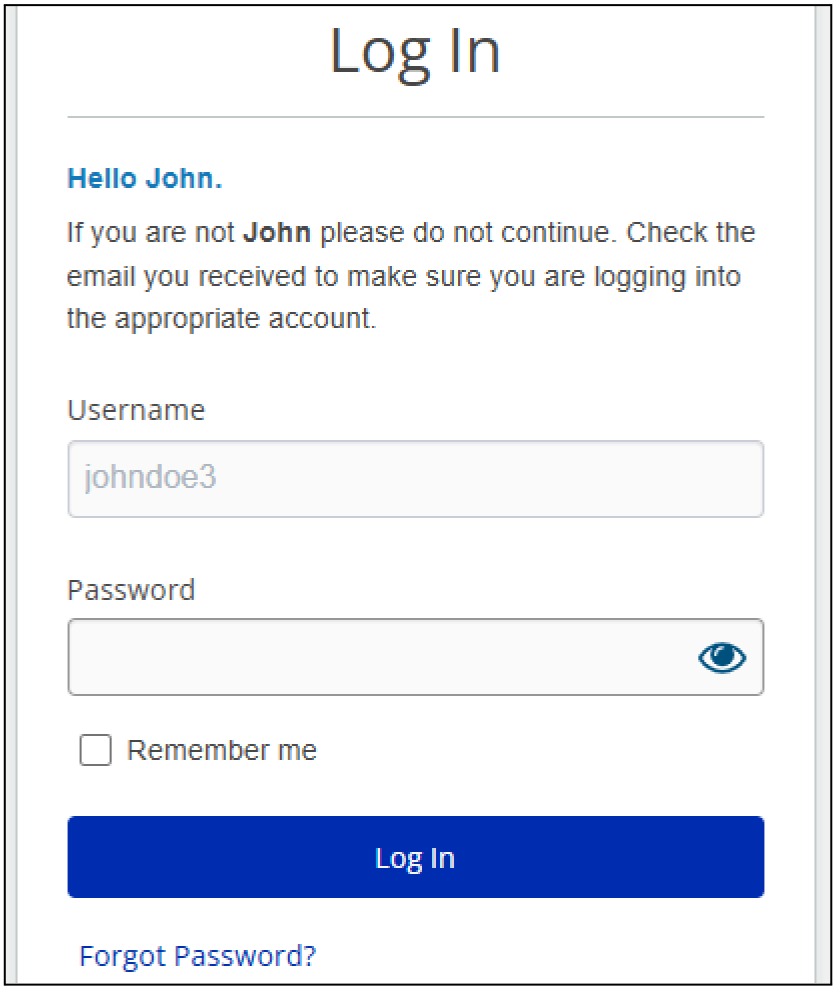


To view tasks or disclosures you have already signed or completed, use the "Completed" filter.

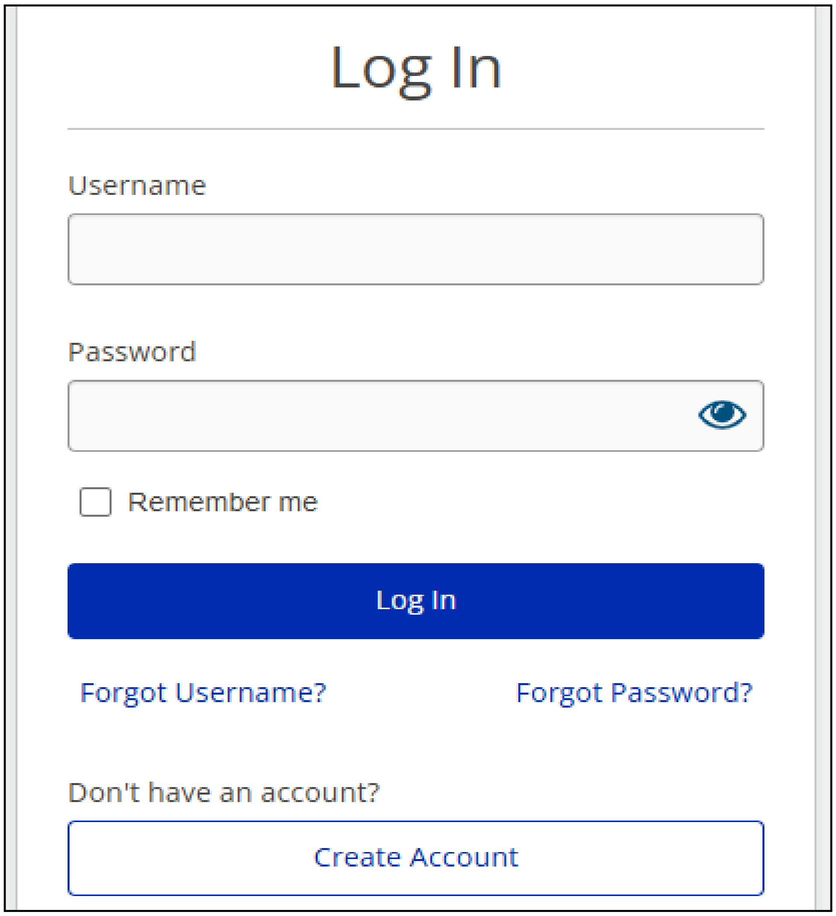


NOTE:

1. After logging in, if you exit the portal and then reopen the link, the system will display the following screen. Your username will be automatically filled in. You need to enter the password to Login. You can click on "Remember me" to save login credentials.



2. If you try to access the portal using https://buttonfinance.com/borrower-portal/ then you need to enter the username and password to login.



3. If you have received the link for revised disclosures, re-disclosure or Closing Disclosure then please check the Pending Task.