



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.

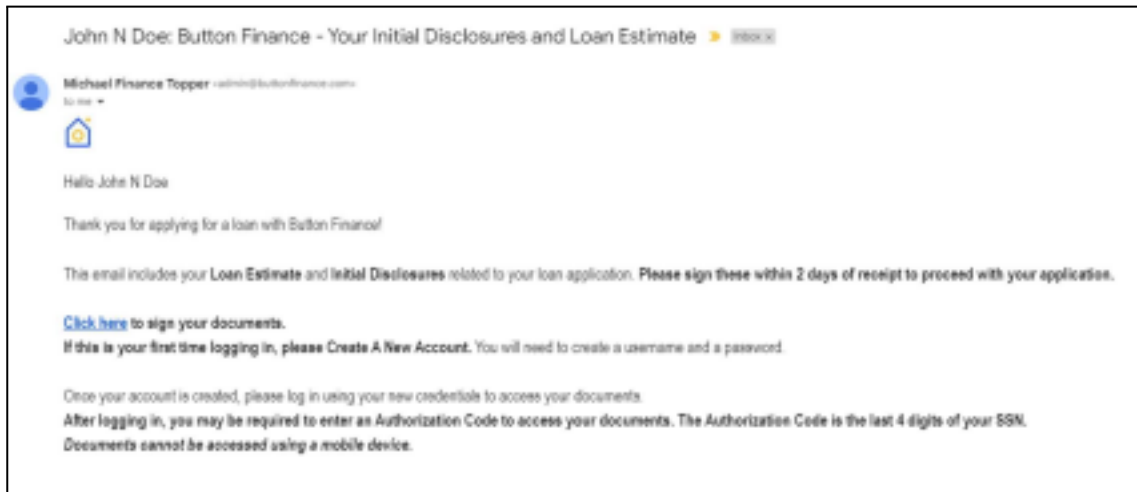
Borrowers can access the Portal at <https://www.buttonfinance.com/borrower-portal/> using their username. For further assistance, please contact your Account Executive.

1. Disclosure Email:

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

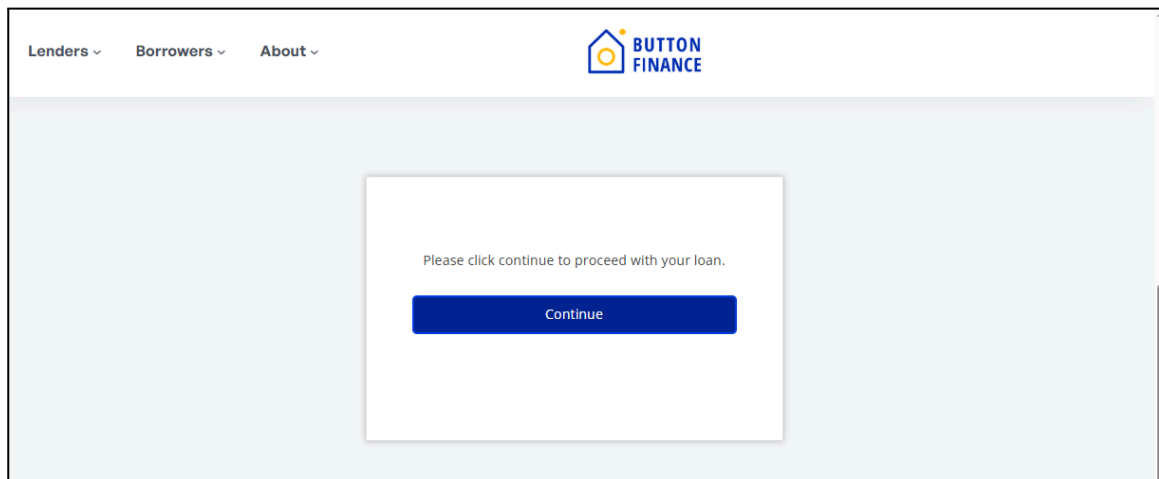
If you have difficulty finding your email, we suggest checking your spam folder and searching for this sender in your email provider's search bar.

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

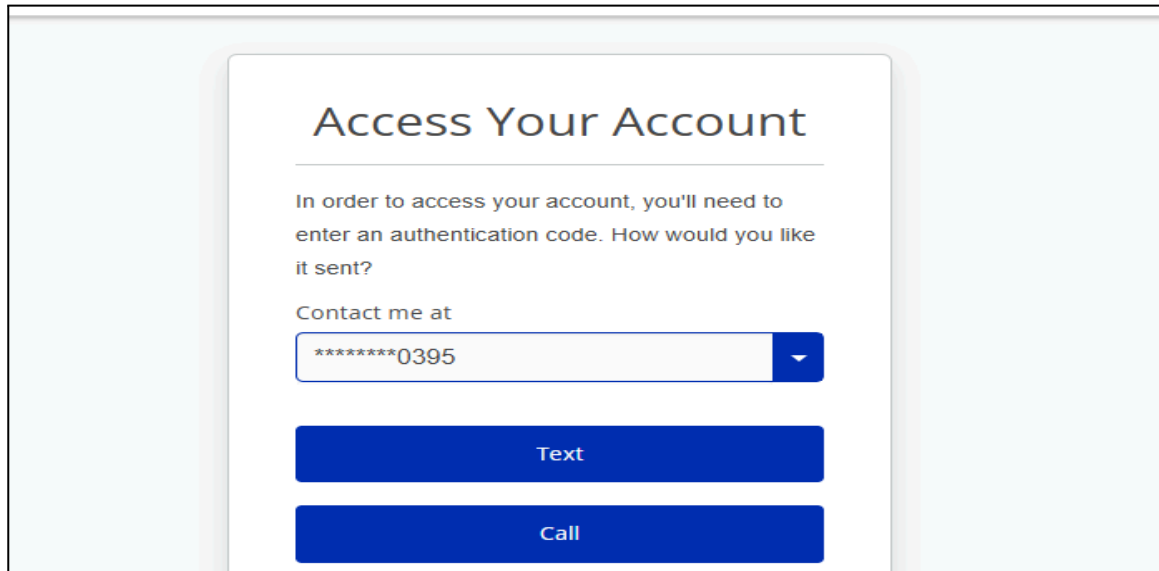


2. Create the password:

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.



Access Your Account

In order to access your account, you'll need to enter an authentication code. How would you like it sent?

Contact me at

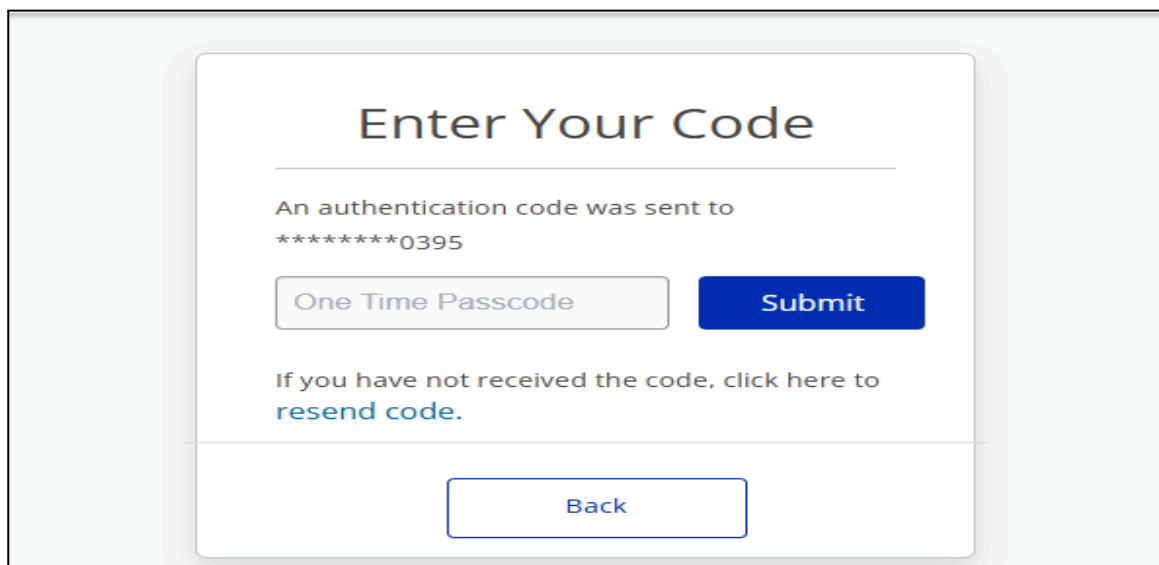
*****0395

Text

Call

This is a login screen titled "Access Your Account". It asks the user how they want to receive an authentication code. There is a text input field with a dropdown arrow, currently showing "*****0395". Below the input are two blue buttons: "Text" and "Call".

To proceed, please enter the code.



Enter Your Code

An authentication code was sent to
*****0395

One Time Passcode

Submit

If you have not received the code, click here to [resend code.](#)

Back

This is a screen titled "Enter Your Code". It informs the user that an authentication code was sent to "*****0395". There is a text input field labeled "One Time Passcode" and a blue "Submit" button. Below the input field, there is a link "resend code." in blue. At the bottom, there is a "Back" button.

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.

Set Up Your Account

Please note your username below and set up your password.

Username

johndoe1

Set Up Your Password

Password Requirements

- Between 8 and 64 characters
- At least one lowercase character
- At least one uppercase character
- At least one numeric character

New Password *

Confirm New Password *

Continue

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.

Home

Tasks

Documents

Summary

Notifications

Back

EFFECTIVE DATE: This E-Consent Agreement is Effective as of Monday, September 1, 2025.

GENERAL

You have indicated that you wish to receive and sign the documents relating to your mortgage loan application, closing disclosures and other mortgage-related communications electronically using the online electronic record delivery software ("eDelivery Platform") and the integrated electronic signature software ("eSign Platform") that we make available to you (collectively, the "Platform"). We are required by law to give you certain information "in writing" - which means that you are entitled to receive it on paper. However, with your consent, we may instead provide this information to you electronically. This Electronic Consent Agreement (this "**E-Consent**") sets forth important information about conducting business electronically, electronic delivery of information, and signing documents electronically. By providing your consent below, you are agreeing that you have reviewed this E-Consent and you agree to transact business with us using electronic communications. Your consent also permits the general use of electronic records and electronic signatures in lieu of paper documents.

You are not required to receive or sign documents electronically and you acknowledge and agree that electronic signatures are equivalent and equally binding as traditional signatures. If you do not consent to the use of electronic records and signatures, you will be unable to proceed electronically. You will need to contact the person who sent you the invitation to review and/or sign electronically and arrange to complete the transaction using paper documents, or you may not be able to proceed with the transaction at all. If permitted to complete the transaction on paper, you may be required to pay a reasonable fee. If you are a notary using the eSign Platform to notarize Communications signed by others, this fee shall not apply to you.

In this E-Consent, the words "we," "us," and "our" refer to the entity whose representative invited you to electronically receive, review and/or sign documents using the Platform, and may consist of the applicable mortgage broker(s), loan processor(s) or mortgage banker(s) with whom you are transacting business for one or more loans. The words "you" and "your" means the person who consented to this E-Consent. We reserve the right to amend this E-Consent in accordance with applicable law and to update this E-Consent in the future. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty and paper copies of such Communications will be mailed to you.

By "Current Version," we mean a version of the software that is stable and is currently supported by its publisher. From time to time, we may offer services or features that require your internet browser be configured in a particular way, such as permitting the use of JavaScript or cookies. If we detect that your internet browser is not properly configured, we may provide you with a notice and advice on how to update your configuration. We reserve the right to discontinue support of a Current Version of software if, in our sole opinion, it suffers from a security flaw or other flaw that makes it unsuitable for use with the Platform.

If the hardware or software requirements for the Platform change, and that change would create a material risk that you would not be able to access or retain electronic Communications, the changes will be described in an updated version of this E-Consent which will be made available to you when you next access the Platform. You may then elect to consent to such updated E-Consent and the revised requirements specified therein before receiving, viewing and/or executing any other Communications using the Platform. If you choose to withdraw your consent upon notification of the change, you will be able to do so without penalty and paper copies of such Communications will be mailed to you.

AGREEMENT

By clicking "Agree" you are agreeing to this E-Consent and consenting to the use of electronic records and signatures in connection with the Communications and your use of the Platform, and you are also confirming that:

- you can access and read this E-Consent and you understand this E-Consent;
- you have the hardware and software described above;
- you are able to receive and review electronic records;
- you have an active email account and a cellphone number for SMS messaging, each of which you have disclosed to us;
- you have the ability to access and view PDF files; and
- you acknowledge that electronic signatures and records will be used in place of written documents and handwritten signatures with respect to the electronic Communications and your use of the Platform.

Please click the button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

Don't Agree

Agree

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.

Home

Tasks

Documents

Summary

Notifications

Tasks

HELOC

Property Address	Total Loan Amount	Submission Date	Electronic Consent
123 Test Street, Edgewood, MD 21040	\$100,000	07/14/2025	Accepted

UPLOAD

REVIEW & SIGN (2)

Task Status

Pending

Review Documents

Assigned on 09/01/2025, 04:11 PM

Credit Score Disclosure Exception for L...

Supplemental Consumer Information F...

VIEW FULL LIST

Done

e-Sign Documents

Assigned on 09/01/2025, 04:11 PM

Borrower's Certification & Authorization


2015 Settlement Service Provider List

VIEW FULL LIST

Sign

Click on "Start eSign Session".

Lenders ▾Borrowers ▾About ▾



Your Simplifile eSign Event is available



Start eSign Session

Back to Previous Page

By clicking Start eSign Session, you agree to the [Privacy Policy](#) and [Terms of Service](#)

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

Terms, Conditions, & Privacy Policy



eSIGN EVENTS TERMS OF SERVICE

EFFECTIVE DATE:These Terms of Service are Effective as of February 1, 2024.

Please read these Terms of Service (“**Terms**”) carefully. When you click to accept, you will be confirming you have reviewed, understood, and consented to these Terms.

The following Terms govern your use of the Simplifile product and service known as eSign Events, a platform which may be used to prepare, send, review, execute and retain electronic documents, disclosures, notices and agreements (“**eDocuments**”) and to perform in-person electronic notarization (“**IPEN**”) and remote online notarization (“**RON**”) of such eDocuments (“**eSign Events**”). eSign Events is accessible via www.simplifile.com (the “**Website**”). These Terms relate solely to eSign Events. Please see other terms, conditions and agreements for the proper use and operation of other services offered or accessible on the Website.

You may print or download a copy of these Terms and these Terms will also be available for your review using the Print or Download icons at the top of the Terms and Conditions page. If you do not want to agree to these Terms, do not accept these Terms, exit eSign Events and make no use of eSign Events.

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2. Relation to Other Agreements
3. Updates and Changes
4. Usage License
5. Electronic Communications
6. Telephone and SMS Communications
7. eDocuments and eSign Events Content, Risks
8. Suspension or Termination of Access
9. Effects of Termination

Accept

Decline

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.

Sign All Documents

Borrower's Certificat... 1

2015 Settlement Serv... ✓

Home-Ownership C... 1

Privacy Policy.pdf ✓

Social Security Adm... 3

Notice of Right to R... 3

Hazard Insurance A... 1

Mortgage Fraud is I... 1

Fair Credit Reportin... 1

Equal Credit Opport... 1

USA Patriot Act Info... 1

Acknowledgement o... 1

Addendum to Import... ✓

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Click to get started

LOAN #: 250715659

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Button Finance, Inc.**

The Broker is **Button Finance, Inc.**

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

Sign All Documents

Borrower's Certificat... 1

2015 Settlement Serv... ✓

Home-Ownership C... 1

Privacy Policy.pdf ✓

Social Security Adm... 3

Notice of Right to R... 3

Hazard Insurance A... 1

Mortgage Fraud is I... 1

Fair Credit Reportin... 1

Equal Credit Opport... 1

USA Patriot Act Info... 1

Acknowledgement o... 1

Addendum to Import... ✓

Borrower Consent t... 1

1 of 39

Click to Sign
Signer 1 - DocMagic

DOCMAGIC HELOC

DATE

ICE Mortgage Technology, Inc.

GBCTBRJ 0620
GBCTJ (INI)
09/01/2025 01:07 PM PST

Create Signature and Initials

☒ Click-to-sign ☐ Draw signature and initials

Signature: *DocMagic HELOC* Initials: *DH*

By clicking Create Signature, you agree to accept, as your binding signature, the electronic representation shown above, as if it were a pen-and-paper signature.

Create Signature **Cancel**

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

Notice of Right to Reconsideration

☐ I/We wish to receive a copy of the appraisal report or valuation no less than three (3) business days prior to the closing of my/our loan.
☐ I/We wish to waive my/our rights to have a minimum of three (3) business days after receipt to review my/our appraisal report or valuation prior to the closing of my/our loan.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, marking the applicable statement immediately above, and receiving a copy of this disclosure on the date indicated below.

Sign as 1 - DocMagic...
 DOCMAGIC HELOC DATE

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.

Notice of Right to Reconsideration

☒ I/We wish to receive a copy of the appraisal report or valuation no less than three (3) business days prior to the closing of my/our loan.
☐ I/We wish to waive my/our rights to have a minimum of three (3) business days after receipt to review my/our appraisal report or valuation prior to the closing of my/our loan.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, marking the applicable statement immediately above, and receiving a copy of this disclosure on the date indicated below.

DocMagic HELOC
 DOCMAGIC HELOC 09/01/2025 1:22 PM PDT
 DATE

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.

Simplifile Event Name: ade95ae3-41b4-4577-9918-8d319f23fae9_esign Participant: John X Doe : Event Actions

Sign All Documents 32 of 33

You have completed signing of all documents. Click to submit documents.

Caution: Do not sign this form unless all applicable lines have been completed.

Submit Signed Documents

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information (joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign) that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.

☒ Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

Signature for Line 1a (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
John X Doe	09/11/2025 9:43 AM PDT	201-477-0369
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative	<input checked="" type="checkbox"/> Signatory confirms document was electronically signed	
Print/Type name John X Doe		
Title (if line 1a above is a corporation, partnership, estate, or trust)		
Spouse's signature (required if listed on Line 2a)		
Date		
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative	<input type="checkbox"/> Signatory confirms document was electronically signed	
Print/Type name		

Catalog Number 72627P www.irs.gov Form 4506-C (Rev. 10-2022)
For Privacy Act and Paperwork Reduction Act Notice, see page 2.

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Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments
For the latest information about Form 4506-C and its

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Line 5c. Enter up to 40 alpha-numeric characters to

Electronic Signature. Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box

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.

Simplifile Event Name: ade95ae3-41b4-4577-9918-8d319f23fae9_esign Participant: John X Doe : Event Actions

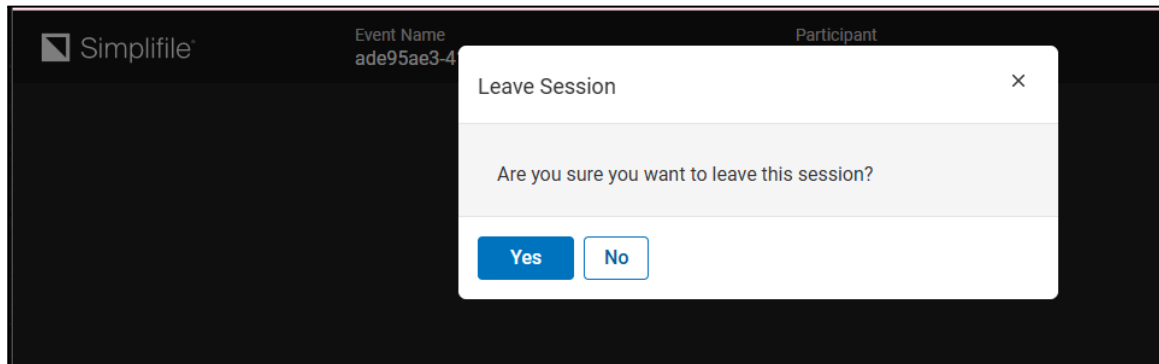
Signing Complete!

You can download your signed documents using the link below.

[Download Documents](#)

[Leave Session](#)

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.

UPLOAD
REVIEW & SIGN (4)







Task Status
Pending

 Review Documents Assigned on 09/09/2025, 09:08 AM	 Cover Letter for File Not Locked  2015 Settlement Service Provider List VIEW FULL LIST	Done
 Review Documents Assigned on 09/08/2025, 03:28 PM	 Cover Letter for File Not Locked  2015 Settlement Service Provider List VIEW FULL LIST	Done
 e-Sign Documents Assigned on 09/08/2025, 03:28 PM	 Uniform Residential Loan Application (2...  Borrower's Certification & Authorization VIEW FULL LIST	Sign
 Review Documents Assigned on 09/08/2025, 10:15 AM	 Cover Letter for File Not Locked  Hazard Insurance Authorization, Req... VIEW FULL LIST	Done

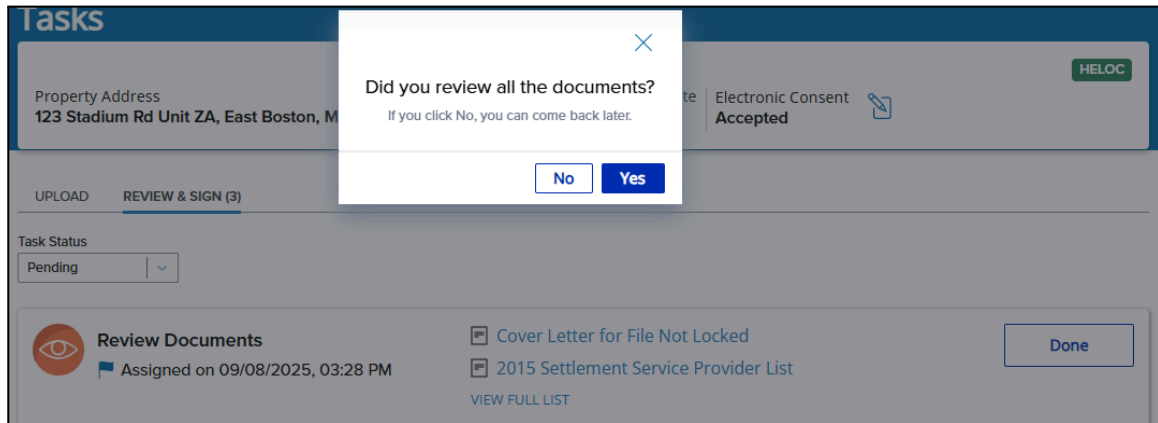
Some documents are labeled "Review Documents". To review these documents, simply click "DONE".

UPLOAD
REVIEW & SIGN (4)

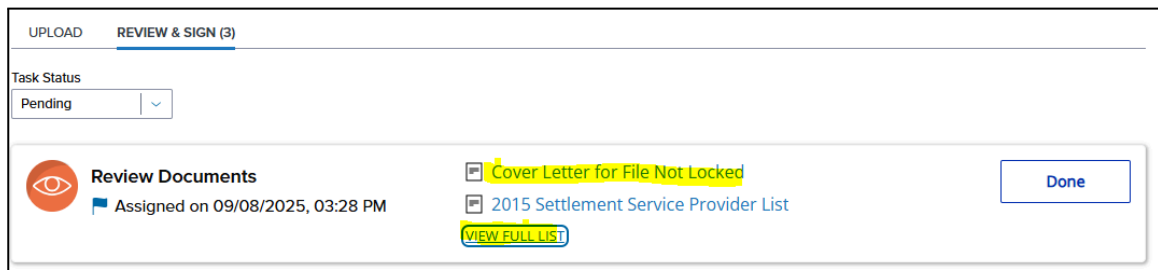
Task Status
Pending

 Review Documents Assigned on 09/09/2025, 09:08 AM	 Cover Letter for File Not Locked  2015 Settlement Service Provider List VIEW FULL LIST	Done
 Review Documents Assigned on 09/08/2025, 03:28 PM	 Cover Letter for File Not Locked  2015 Settlement Service Provider List VIEW FULL LIST	Done

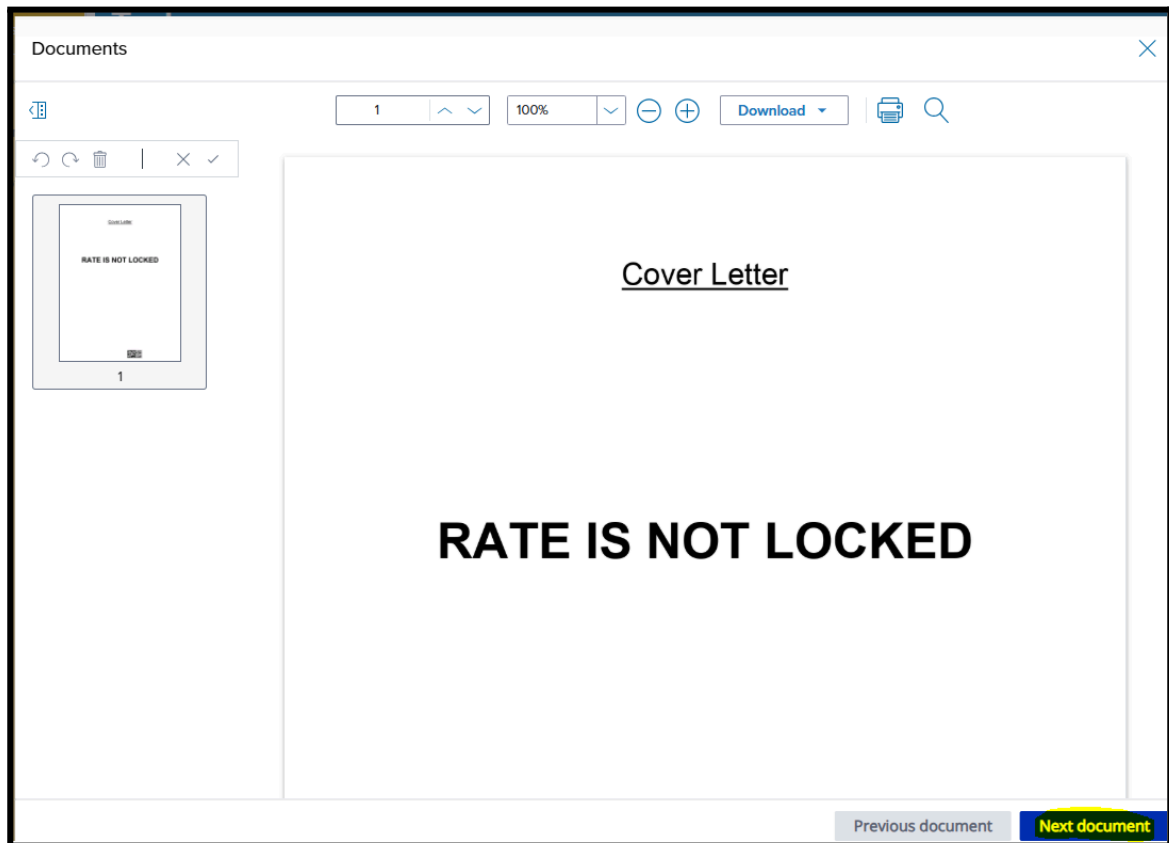
Click "Yes" to complete the task.



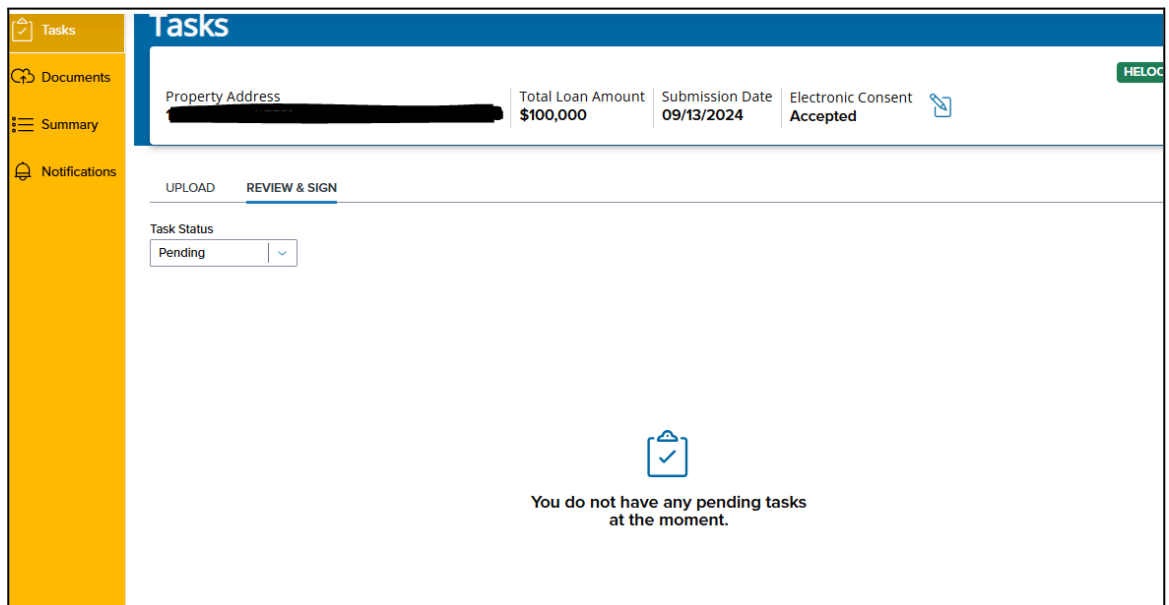
To access and read the documents, click on their names. A signature is not required for these documents. For example, to read "Cover Letter for file not locked," click on its name. To see a complete list of all documents, click on "View full list."



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.


UPLOAD

REVIEW & SIGN

Task Status


Completed


Reset Filter



e-Sign Documents


Completed on 09/11/2025, 12:51 PM

 Uniform Residential Loan Application (2...

 Borrower's Certification & Authorization


[VIEW FULL LIST](#)


View




Review Documents

Completed on 09/11/2025, 12:40 PM

 Cover Letter for File Not Locked


 Hazard Insurance Authorization, Req...


[VIEW FULL LIST](#)




Review Documents

Completed on 09/11/2025, 12:40 PM

 Cover Letter for File Not Locked


 2015 Settlement Service Provider List


[VIEW FULL LIST](#)




Review Documents

Completed on 09/11/2025, 12:31 PM

 Cover Letter for File Not Locked


 2015 Settlement Service Provider List


[VIEW FULL LIST](#)



e-Sign Documents

Completed on 09/09/2025, 09:25

 Uniform Residential Loan Application (2...

 Borrower's Certification & Authorization

[VIEW FULL LIST](#)

View

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.

Log In

Hello John.

If you are not **John** please do not continue. Check the email you received to make sure you are logging into the appropriate account.

Username

Password



☐ Remember me

Log In

[Forgot Password?](#)

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.

Log In

Username

Password

☐ Remember me

Log In

[Forgot Username?](#)

[Forgot Password?](#)

Don't have an account?

Create Account

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