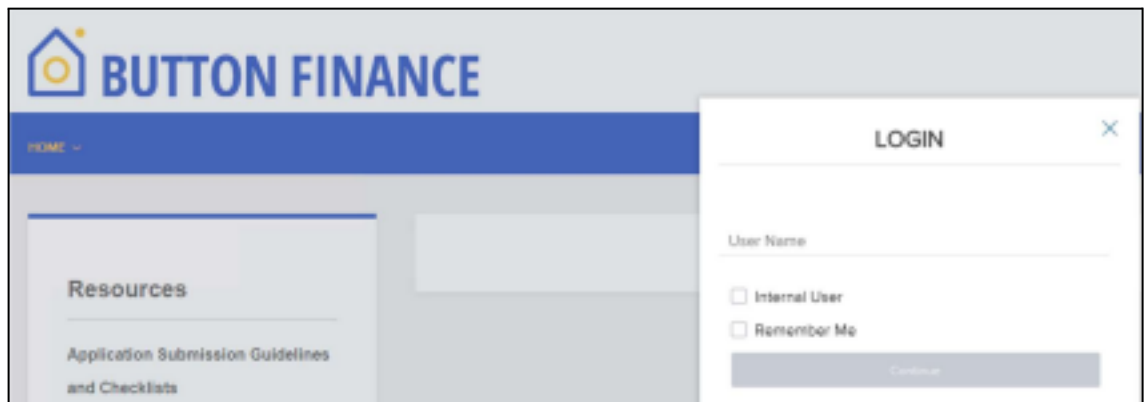




Registering and Submitting Loans

Registering a Loan

1. Button offers two Programs; Gold and Blue. To determine eligibility, gather all necessary borrower information. Button offers two programs, Gold and Blue; refer to the eligibility matrix for details under <https://buttonfinance.com/partner-resources/>
2. Login to TPO Connect with your credentials using the link below.
https://buttonfinance.encompassspoconnect.com/#/content/home_395998





3. Once you login to TPO Connect, you will see your pipeline and can add new loan.



- To register a new loan, select “Add New Loan” and select your LO and LP details and click “Next”.

1 2
Select Contacts Loan Data Source

Select Contacts

ROLE	CONTACT NAME	COMPANY NAME	EMAIL	CELL #	OFFICE #	FAX #	
Seller Contacts							
Loan Officer				-	-	-	
Loan Processor				-	-	-	

Cancel Next

- Upload the 3.4 file for the loan. 3.4 can be either in ULAD/iLAD (MISMO3.4) formats. Once you upload click “Go to Register Loan form”

✓ 2
 Select Contacts **Loan Data Source**


Loan Data Source

Data Format

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

Upload

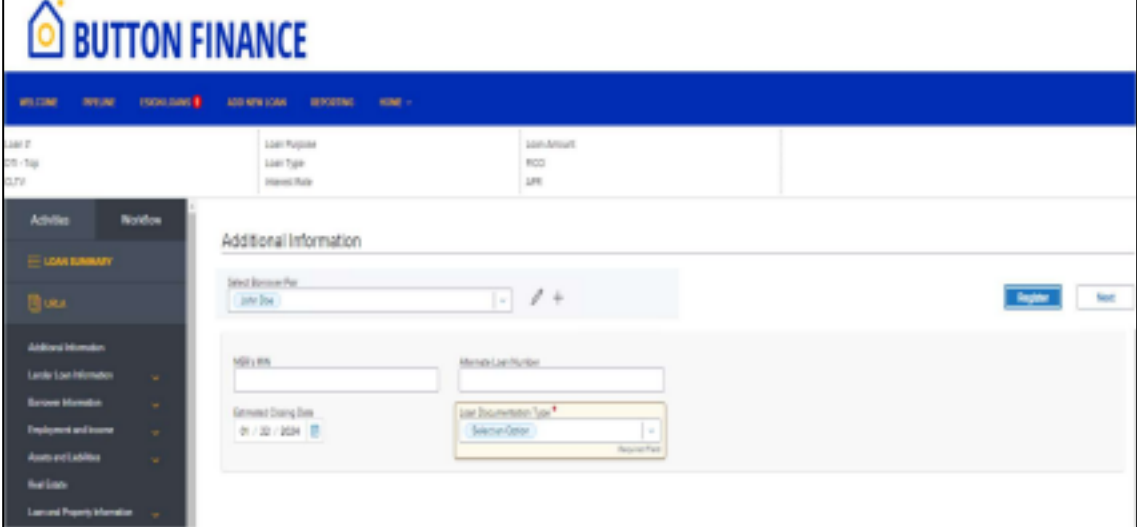
Browse: LOCAL DRIVE


 iladexport-09122025.xml

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

Back Go to Register Loan Form

- Once you upload the 3.4 file the next step is to register the file. Click the Register option. Fill out the information requested on the screens that pop up.



Button Finance

WELCOME PIPELINE TODAY LOANS ADD NEW LOAN REPORTING HOME

Loan ID: 071 - Top
CLTV

Loan Purpose: Loan Type: Interest Rate:

Loan Amount: RCD: APR:

Activities Workflow

LOAN SUMMARY

URLA

Additional Information

Select Borrower For: John Doe

MOR & RIN: [Field]

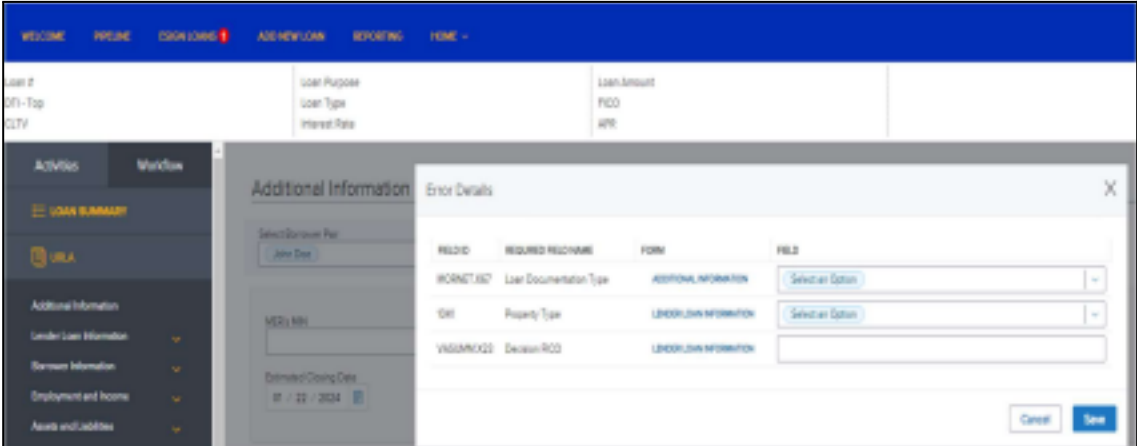
Mortgage Loan Number: [Field]

Estimated Closing Date: 01 / 20 / 2024

Loan Documentation Type: [Dropdown: Selection Center]

Register Next

- Should there be missing information in the form, a pop-up will appear, prompting you to fill in the requested details. Once all necessary information has been entered, click "Register" again to successfully register the file.



Button Finance

WELCOME PIPELINE TODAY LOANS ADD NEW LOAN REPORTING HOME

Loan ID: 071 - Top
CLTV

Loan Purpose: Loan Type: Interest Rate:

Loan Amount: RCD: APR:

Activities Workflow

LOAN SUMMARY

URLA

Additional Information

Select Borrower For: John Doe

MOR & RIN: [Field]

Estimated Closing Date: 01 / 20 / 2024

Error Details

FIELD ID	REQUIRED REASON	FORM	FIELD
RCORNET.007	Loan Documentation Type	ADDITIONAL INFORMATION	[Dropdown: Selection Option]
TDH	Property Type	LOAN/LOAN INFORMATION	[Dropdown: Selection Option]
VNDUMCKG2	Declass RCD	LOAN/LOAN INFORMATION	[Field]

Cancel Save

Note: For Community Property states like TX enter NBS details under Additional Information Screen

Additional Information

Lender Loan Informat... >

Borrower Information >

Employment and Inco... >

Assets and Liabilities >

Real Estate

Loan and Property Inf... >

Information for Gover... >

\$ Loan Estimate Fee Management

+ Send Disclosures

📄 Loan Documents

Select an Option v

NBS First Name

NBS Phone Number

NBS SSN

Processing Fee (\$)

Single Bureau or Tri-Merge Credit v

NBS Last Name

NBS Email Address

Processing Fee Required v

Broker Credit to Borrower (\$)

House Funded v

Save
Next

- ★ If third-party processing is necessary for a loan, and a fee is associated with this service, select "Yes" for "Processing Fee Required.". Please also update the amount for Processing fee.

Select an Option v

NBS First Name

NBS Phone Number

NBS SSN

Processing Fee (\$)

Single Bureau or Tri-Merge Credit v

NBS Last Name

NBS Email Address

Processing Fee Required v

✓ Select an Option

No

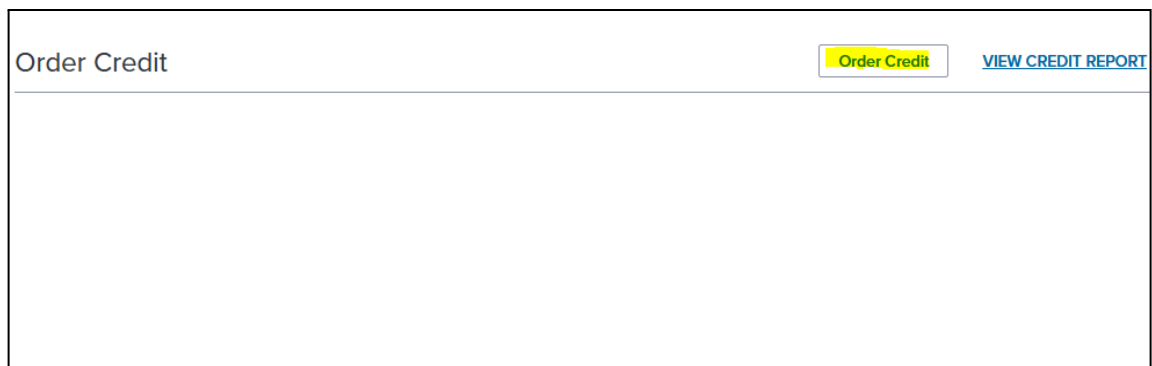
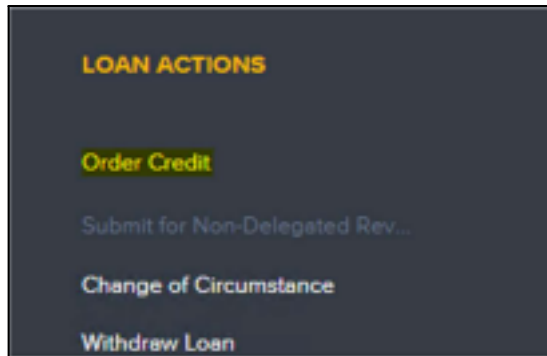
Yes

Save
Next

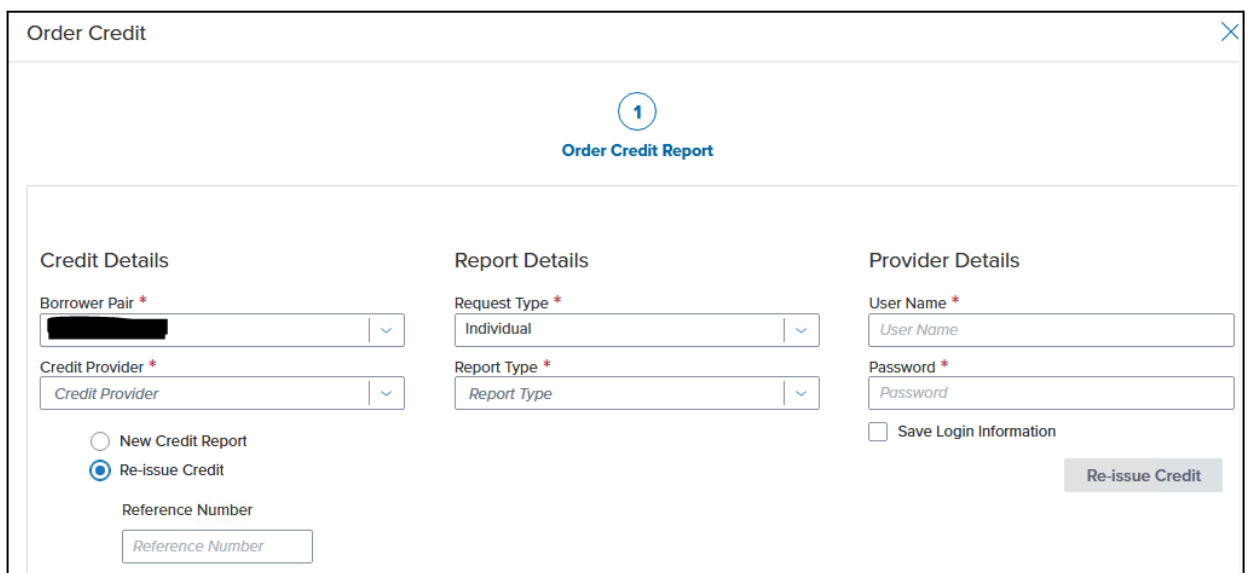
Loan Officer will get email confirmation that the loan is registered.

Ordering / Reissuing Credit:

1. Once the Loan is registered the next step is to Order Credit / Reissue Credit. You should a Credit report to re-issue it.



Update/Select the required information and Re-issue the Credit.

A white rectangular form titled "Order Credit" in the top left with a close button (X) in the top right. Below the title is a blue circle with the number "1" and the text "Order Credit Report". The form is divided into three columns: "Credit Details", "Report Details", and "Provider Details".
Credit Details: "Borrower Pair *" with a dropdown menu showing a redacted name; "Credit Provider *" with a dropdown menu showing "Credit Provider"; radio buttons for "New Credit Report" and "Re-issue Credit" (selected); and "Reference Number" with a text input field containing "Reference Number".
Report Details: "Request Type *" with a dropdown menu showing "Individual"; and "Report Type *" with a dropdown menu showing "Report Type".
Provider Details: "User Name *" with a text input field containing "User Name"; "Password *" with a text input field containing "Password"; a checkbox for "Save Login Information"; and a grey button labeled "Re-issue Credit".

- **Borrower Pair:** If your loan application involves multiple borrowers (e.g., an applicant and co-applicant), select the appropriate borrower pair from the available options.
- **Request Type:** This selection depends on the credit report type and the application type.
 - **Joint:** Choose "Joint" if the borrower pair consists of two individuals (e.g., "John Doe and Jane Doe"), indicating that a joint credit report is required.
 - **Individual:** Select "Individual" if the application is for a single borrower.
- **Credit Provider:** Select the Credit Provider from the drop down.
- **User Name and Password:** Update the Credential.
- **Report Type:** Select based on Credit report. It can be Merge or PreQual. Check the applicable Credit Bureau.
- **Reference Number:** Update Reference number of Credit report.

Order Credit


1
Order Credit Report

Credit Details	Report Details	Provider Details
Borrower Pair * <input type="text"/>	Request Type * <input type="text" value="Individual"/>	User Name * <input type="text" value="User Name"/>
Credit Provider * <input type="text" value="A+ Advantage Plus Credit Reporting, In..."/>	Report Type * <input type="text" value="Merge"/>	Password * <input type="password" value="*****"/>
<input type="radio"/> New Credit Report <input checked="" type="radio"/> Re-issue Credit	<input checked="" type="checkbox"/> Experian <input checked="" type="checkbox"/> Equifax <input checked="" type="checkbox"/> Trans Union	BranchID <input type="text" value="BranchID"/>
Reference Number <input type="text" value="Reference Number"/>		<input checked="" type="checkbox"/> Save Login Information <input type="button" value="Re-issue Credit"/>

Pricing RUN:





1. Run the Pricing via TPO portal or Pricing Portal site (<https://modelportal.buttonfinance.com/login>).

Pricing option on TPO portal: It will be available on bottom right side of Welcome screen (<https://buttonfinance.encompassspoconnect.com/#/home>). Please see the highlighted section.

 **BUTTON FINANCE**


Welcome Pipeline **Esign Loans 2** Add New Loan Reporting Home ▾

Recently Accessed Loans


	Conventional, Detached
	Conventional, Detached
	Conventional, Detached
	Conventional, Detached

Company Announcements


No data.

 **BUTTON
FINANCE**

Passwords are no longer needed



Scroll the section and enter your registered Pricing Portal email address. A verification code will be sent to your email. Enter this code and click "Verify".



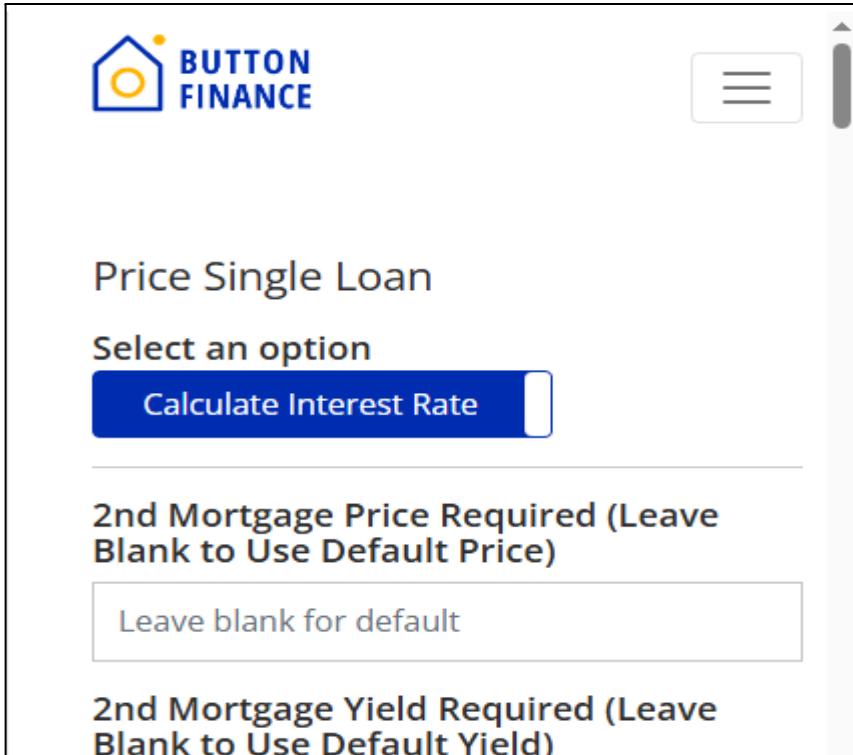
Sign In

Email

Email Address

Sign in

Fill the required information and Click "Submit".



Price Single Loan

Select an option

Calculate Interest Rate

2nd Mortgage Price Required (Leave Blank to Use Default Price)

Leave blank for default

2nd Mortgage Yield Required (Leave Blank to Use Default Yield)

2. After the pricing run is complete, the results will be displayed and also sent to your email. Please record the RUN ID, which can be found at the top of the pricing results.

Submitting to Underwriting

Documents which are required to Submit the loan are:

- A. Income Documents as per Income type
 - B. Mortgage Statement, if current mortgage is applied as 2nd lien.
 - C. Govt ID
 - D. Credit Authorization
1. Click Submit or Submit for Non-Delegated Review under the Loan Actions.

LOAN ACTIONS

Order Credit

Submit for Non-Delegated Rev...











Change of Circumstance

Withdraw Loan

2. Enter any missing information and upload the required documents. Please refer to our Submission Checklist for a list of documents required for submission.

Required Fields and Documents

Missing Documents:
Required Document(s) needed : Government-Issued Identification (Co-Borrower), Government-Issued Identification (Borrower), CORRESPONDENT - Fee Sheet, Latest Mortgage Statement (subject), Credit Authorization

Credit Authorization	 COMMENTS	 Browse for files LOCAL DRIVE
Latest Mortgage Statement (subject)	 COMMENTS	 Browse for files LOCAL DRIVE
Government-Issued Identification (Borrower)	 COMMENTS	 Browse for files LOCAL DRIVE
Government-Issued Identification (Co-Borrower)	 COMMENTS	 Browse for files LOCAL DRIVE
CORRESPONDENT - Fee Sheet	 COMMENTS	 Browse for files LOCAL DRIVE

Not Available on Form (6)				
<input type="checkbox"/>	CUST06FV	Broker Model RunID	Not Available on Form	<input type="text"/>
<input type="checkbox"/>	CUST10FV	Use of Proceeds	Not Available on Form	<input type="text"/>
<input type="checkbox"/>	CUST12FV	Loan Option	Not Available on Form	Select an Option <input type="button" value="v"/>
<input type="checkbox"/>	CUST13FV	HELOC / HELOAN	Not Available on Form	Select an Option <input type="button" value="v"/>
<input type="checkbox"/>	CUST18FV	Processing Fee Required	Not Available on Form	Select an Option <input type="button" value="v"/>
<input type="checkbox"/>	CX.DUPE	Duplicate loan detected. If the first loan is also yours, you must cancel/withdraw the other loan before submitting. Please notify your AE if you need support.		<input type="checkbox"/>

Note - Please reach out to Borrower if they want to proceed with you or an existing loan. If the borrower has an existing active loan for the same property in Button's pipeline, an alert will be displayed (as highlighted in the screenshot above). In this situation, please contact the borrower to confirm whether they wish to proceed with you or the existing loan. Please acknowledge the Alert prior to submitting the file to Button.

- Ensure the correct Pricing RunID is entered and the appropriate Loan type (HELOC and HELOAN) and Loan Option is selected. The chosen Loan Option must be available on Pricing. Interest rates and Broker fee will depend on the chosen Loan option and Loan type.

Not Available on Form (6)				
<input type="checkbox"/>	CUST06FV	Broker Model RunID	Not Available on Form	<input type="text"/>
<input type="checkbox"/>	CUST10FV	Use of Proceeds	Not Available on Form	<input type="text"/>
<input type="checkbox"/>	CUST12FV	Loan Option	Not Available on Form	Select an Option <input type="button" value="v"/>
<input type="checkbox"/>	CUST13FV	HELOC / HELOAN	Not Available on Form	Select an Option <input type="button" value="v"/>
<input type="checkbox"/>	CUST18FV	Processing Fee Required	Not Available on Form	Select an Option <input type="button" value="v"/>
<input type="checkbox"/>	CX.DUPE	Duplicate loan detected. If the first loan is also yours, you must cancel/withdraw the other loan before submitting. Please notify your AE if you need support.		<input type="checkbox"/>

For Example; RUN ID as per below Pricing will be 758602569748. Please enter the RUN ID on the TPO portal under "Broker Model RunID".

Your New 2nd Mortgage

Run ID	758602569748
Partner Type	Broker
Product Requested	Gold
Documentation Type	Full Doc

Choose between a HELOC or HELOAN. For HELOAN pricing, consult the HELOAN Section. Loan options such as Default, Buyup, or Buydown are available, though they may differ by state. From the Pricing section, choose your preferred Loan option and update it in the TPO Portal.

HELOAN Options							
	Max Comp	3.0% Comp	Buyup	Default	Buydown 1	Buydown 2	Buydown 3
HELOAN Amount	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000
Interest Rate (%)	8.250%	8.000%	8.250%	8.000%	7.750%	7.625%	7.375%
Buydown (%)					0.89%	1.27%	2.13%
Orig. Fee + Comp. (%)	4.70%	3.50%	2.00%	2.50%	2.50%	2.50%	2.57%
APR (%)	8.835%	8.438%	8.527%	8.327%	8.168%	8.081%	7.918%
Appraisal Required	No	No	No	No	No	No	No
Monthly Payment	\$976	\$953	\$976	\$953	\$931	\$920	\$897
Life of Loan Savings	(\$11,051)	(\$1,300)	(\$7,541)		\$6,970	\$10,504	\$17,396
DTI / Qual. DTI (HELOC) (%)	40.28%	40.04%	40.28%	40.04%	39.80%	39.69%	39.45%
Loan Term (months)	360	360	360	360	360	360	360
BPC or LPC	BPC	BPC	BPC	BPC	BPC	BPC	BPC
Orig. Fee (%)		0.50%		0.50%	0.50%	0.50%	0.50%
Broker Comp. (%)	4.70%	3.00%	2.00%	2.00%	2.00%	2.00%	2.07%



- ★ If third-party processing is necessary for a loan, and a fee is associated with this service, select "Yes" for "Processing Fee Required.". Please also update the amount for Processing fee.

Click “Save” and Submit the loan application.