



Sending Disclosures

Please contact your AE to enable the TPO disclosures functionality

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

1. Register the loan and Order Credit. Please refer to the “Registering and Submitting Files” guide to know the steps for the loan registration process.
2. Send Disclosures. Disclosures will be sent with an unlocked rate.

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



2. Go to Section A: Update the Origination Charges (Loan Origination fee/Application fee/Processing Fee/Underwriting Fees/Discount Points/Broker Fee/Broker Comp). The Origination fee, Discount point and your compensation must match your RunID and chosen Loan type & Loan option (e.g. Default, Buyup, etc.).

A. Origination Charges		Total: \$0.00	
Loan Origination Fees	<input style="width: 100px;" type="text" value="%"/>	or	<input style="width: 100px;" type="text" value="\$"/>
		Application Fees	<input style="width: 100px;" type="text" value="\$"/>
		Processing Fees	<input style="width: 100px;" type="text" value="\$"/>
		Underwriting Fees	<input style="width: 100px;" type="text" value="\$"/>
		<input type="radio"/> Borrower Paid Compensation	<input type="radio"/> Lender Paid Compensation
Origination/Discount Points	<input type="checkbox"/> Bona Fide	<input style="width: 100px;" type="text" value="%"/>	+ <input style="width: 100px;" type="text" value="\$"/>
			=
			<input style="width: 100px;" type="text" value="\$0.00"/>
			<input type="button" value="+ Additional Fee Item"/>



There are two types of Compensation plan; Lender paid Compensation (LPC) and Borrower Paid Compensation (BPC). Pricing will reflect the type of Compensation Plan.

If Loan type is HELOAN then please refer to table of HELOAN Options. There will be different loan options in the first row of the table. If you have selected 3.0% Comp then the rate will be 8.00%. The Compensation plan is BPC (refer row 13).

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%

How to update Origination charges from Pricing:

For BPC: "Orig Fee + Comp. %" represents the combined percentage of the Origination fee and Broker Compensation. A detailed breakdown of these components can be found at the bottom of the table. For instance, if "3.0% Comp" is selected, the total "Orig. Fee + Comp%" is 3.50%, which is then split into an Origination fee of 0.50% and Broker Compensation of 3.00%. Therefore, for BPC calculations, use these bifurcated percentages for the Origination fee and Broker Compensation.

Please see the example of TPO screen if Loan option is selected as "3.0 % Comp": Make sure to select "Borrower Paid Compensation" if it is BPC and update the Broker fee %.



A. Origination Charges Total: \$3,220

Loan Origination Fees

Application Fees

Processing Fees

Underwriting Fees

☒ Borrower Paid Compensation ☐ Lender Paid Compensation

Broker Fees + =

Origination/Discount Points ☐ Bona Fide =

[+ Additional Fee Item](#)

For LPC: The Origination fee percentage is calculated as the sum of "Orig. Fee" and "Comp %." For instance, if the "Orig. Fee + Comp. %" under Default option reflects 2.00%, this implies an Origination fee of 2.00%. Broker Compensation will be 2% (considered from the bottom of the table).

HELOAN Options							
	Buyup 3	Buyup 2	Buyup 1	Default	Buydown 1	Buydown 2	Buydown 3
HELOAN Amount	\$164,500	\$164,500	\$164,500	\$164,500	\$164,500	\$164,500	\$164,500
Interest Rate (%)	10.125%	9.375%	9.125%	8.500%	8.375%	8.375%	8.375%
Buydown (%)					0.44%	0.44%	0.44%
Orig. Fee + Comp. (%)	1.25%	1.75%	2.00%	2.00%	2.00%	2.00%	2.00%
APR (%)	10.347%	9.642%	9.417%	8.778%	8.699%	8.699%	8.699%
Appraisal Required	Yes	No	No	No	No	No	No
Monthly Payment	\$1,458	\$1,368	\$1,338	\$1,264	\$1,250	\$1,250	\$1,250
Life of Loan Savings	(\$74,350)	(\$41,735)	(\$31,007)		\$1,227	\$1,227	\$1,227
DTI / Qual. DTI (HELOC) (%)	32.42%	31.65%	31.39%	30.77%	30.64%	30.64%	30.64%
Loan Term (months)	360	360	360	360	360	360	360
BPC or LPC	LPC	LPC	LPC	LPC	LPC	LPC	LPC
Orig. Fee (%)							
Broker Comp. (%)	3.50%	3.00%	2.75%	2.00%	2.00%	2.00%	2.00%



Please see the example of TPO screen if Loan option is selected as “Default”: Make sure to select “Lender Paid Compensation” if it is LPC and update the Broker Compensation %.

A. Origination Charges Total: \$1,840.00

Loan Origination Fees or

Application Fees

Processing Fees

Underwriting Fees

☐ Borrower Paid Compensation ☒ **Lender Paid Compensation**

Broker Compensation + =

Origination/Discount Points ☐ Bona Fide % + =

[+ Additional Fee Item](#)

If “Buydown” Loan Option is selected: Pricing will reflect the Buydown option (Buydown 1, Buydown 2 and Buydown 3). Discount points are applicable in case of Buydown option. Please make sure to update the Discount point % in TPO.

For Example: If "Buydown 2" is selected, the total "Orig. Fee + Comp%" is 2.50%, which is then split into an Origination fee of 0.50% and Broker Compensation of 2.00%. There will be Discount Points (Buydown) of 0.68%.

HELOAN Options							
	Max Comp	3.0% Comp	Buyup	Default	Buydown 1	Buydown 2	Buydown 3
HELOAN Amount	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000	\$90,000
Interest Rate (%)	7.250%	7.125%	7.250%	7.125%	7.000%	7.000%	7.000%
Buydown (%)					0.68%	0.68%	0.68%
Orig. Fee + Comp. (%)	4.70%	3.50%	2.00%	2.50%	2.50%	2.50%	4.02%
APR (%)	7.968%	7.671%	7.593%	7.534%	7.499%	7.499%	7.499%
Appraisal Required	No	No	No	No	No	No	No
Monthly Payment	\$711	\$704	\$711	\$704	\$697	\$697	\$697
Life of Loan Savings	(\$3,612)	(\$900)	(\$1,182)		\$1,008	\$1,008	\$1,008
DTI / Qual. DTI (HELOC) (%)	47.80%	47.72%	47.80%	47.72%	47.64%	47.64%	47.64%
Loan Term (months)	240	240	240	240	240	240	240
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%	3.52%



Please see the example of the TPO screen if Loan option is selected as “Buydown 2”:
Please update Discount Points % (Buydown %) under “Origination/Discount Points”.

A. Origination Charges		Total: \$2,925.60	
<div>A. Origination Charges</div>			
Loan Origination Fees	0.500%	or	\$460.00
Application Fees	\$		
Processing Fees	\$		
Underwriting Fees	\$		
<input checked="" type="radio"/> Borrower Paid Compensation		<input type="radio"/> Lender Paid Compensation	
Broker Fees	2.000%	+	\$0.00 = \$1,840.00
Origination/Discount Points	<input type="checkbox"/> Bona Fide 0.680%	+	\$ = \$625.60
+ Additional Fee Item			

Please make sure to review the Compensation plan and Loan option carefully before adding the Origination Charges (Origination fee, Broker fee, Discount point).

For Correspondent Loan Channels:

- **Origination Fee:** Can be updated based on the Lender's requirements, but it must not exceed the amount reflected in the Pricing. It is not mandatory to adhere strictly to Pricing for this fee.
- **Broker Fee/Compensation:** There will be no Broker Fee or Broker Compensation on Correspondent files.
- **Discount Points:** Ensure Discount Points are updated if the Loan option is Buydown.

3. Go to Section B: You can update the fees as per your requirement. 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. Please do not remove or reduce them.

The appraisal fee can be waived based on the eligibility matrix. However, if the appraisal fee is incorrectly removed, neither the Borrower nor Button will be responsible for covering its cost.



B. Services You Cannot Shop For		Total: \$1,055.50
	Amount	
Appraisal Fee	\$975.00	
Credit Report Fee	\$0.00	
Tax Service Fee	\$0.00	
Flood Certification Fee	\$7.00	
VA Funding Fee	\$	
Due Diligence R...	\$19.50	
Credit Report (L...	\$	
HOA Questionn...	\$	
Condo Question...	\$	
MERS(R) Registr...	\$	

Appraisal Field ...	\$54.00
Third Party Proc...	\$
AVM Fee	\$
Correspondent ...	\$
Credit Services ...	\$
Property Condi...	\$
Property Disaste...	\$
MACR Report Fee	\$
Attorney Doc Pr...	\$
+ Additional Fee Item	

For Correspondent Channel Loans, our correspondent partners have the flexibility to add other necessary fees, such as credit report fees, VOE fees, or MERS fees.

For Broker Channel Loans, a Credit Report Fee of \$200.00 and a Verification of Employment Fee of \$200.00 will apply. These fees can be increased if higher costs are anticipated, but they must not be removed or reduced.

Add following fees if conditions are met:

1. **Property Disaster Report Fee** of \$100.00 will be added if the Subject property is located in a county that has experienced a declared disaster within six months of the application date.
2. **Property Condition Report Fee** of \$100.00 will be added if loan product is Blue or Loan type is 1st lien HELOC with CTLV is less than 65% and Loan amount is less than \$250,000.00.



3. Please add the **GRMA fee** of \$10 if property is located in Georgia state.
4. **Condo Questionnaire Fee** of \$350 will be added If property type is Condominium.
5. **EOI Direct Fee** of \$200.00 will be added if property type is Condominium or PUD Attached.
6. **Attorney fee** of \$200.00 will be added if the property state is Texas and occupancy type is Investment or 2nd Home.

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.

Broker Loan - Update as per the Stewart Fee Quote.

Correspondent Loan - Update as per the estimated Title fee sheet

- ★ There are two types of product offered by Title company; Insured and Uninsured.
- ★ Insured - Title report is required. Lender will be insured by the Title company. Loan file must be "Insured" if following conditions are met:
 - A. Loan amount is more than \$250k
 - B. Lien type is 1st lien.
 - C. Loan product is Blue
 - D. Loan purpose if "Purchase"
 - E. Property state is UT
- ★ If the file is insured then there will be Lender's Title Insurance fee, Endorsement Fee, Notary fee etc. Please make sure to charge applicable fees in case of Insured files.
- ★ Uninsured files - Property report will be provided by Title. We will have a Property report fee on Uninsured files.
- ★ Please note there will be other fees also like Settlement fee which is applicable on Insured and Uninsured products.

Please ensure that accurate title charges are updated according to requirements and eligibility.

B/C. Title Charges (Services Borrower Can/Cannot Shop for)		Total: \$365.00
	Can Shop	Amount
Settlement Fee	<input checked="" type="checkbox"/>	\$285.00
Closing Fee	<input checked="" type="checkbox"/>	\$
Escrow Fee	<input checked="" type="checkbox"/>	\$
Lender's Title Insurance	<input checked="" type="checkbox"/>	\$



Notary Fee	<input checked="" type="checkbox"/>	\$
Quit Claim Deed...	<input checked="" type="checkbox"/>	\$
Deed Prep Fee	<input checked="" type="checkbox"/>	\$
Electronic Recor...	<input checked="" type="checkbox"/>	\$
Title Endorseme...	<input checked="" type="checkbox"/>	\$
Property Report	<input checked="" type="checkbox"/>	\$80.00
Curative Fee	<input checked="" type="checkbox"/>	\$
Grant Deed Fee	<input checked="" type="checkbox"/>	\$
Creditor Payoff ...	<input checked="" type="checkbox"/>	\$
+ Additional Fee Item		

5. Section E: Update the Recording Fee and Transfer tax as per Estimated Fee quote.

Recording fee: It should be charged on each state as per fee quote.

Transfer Taxes: Please charge the Transfer Taxes as per the state requirement, it also depends on loan type (Refinance or Purchase). If the fee quote reflects Transfer taxes then update the same.

E. Taxes and Other Government Fees		Total: \$0.00
	Recording Fee	\$
	Transfer Taxes	\$
City/County/Stamps	<input type="text" value="Select One"/>	Transfer Tax \$
State Tax/Stamps	<input type="text" value="Select One"/>	Transfer Tax \$
+ Additional Fee Item		

As per the available data, transfer taxes are applicable in AL, GA, FL, MD, TN states. There may be other states where transfer taxes are applicable. Please check the fee quote carefully.

If the state is FL: Please update Transfer taxes under “City/County/Stamps” and “State tax/stamps”. Fee quote will reflect separate amounts for both type of taxes.

6. Please click “Save” once all the applicable charges are added.

Activities

Workflow

Loan Summary

URLA

Loan Estimate Fee Management

Loan Estimate Fee Management

Send Disclosures

Request Loan Estimate

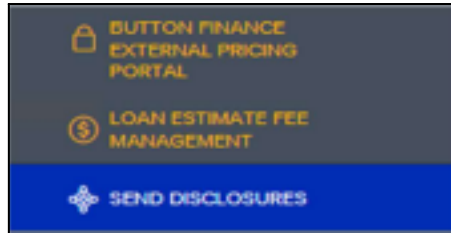
Save

+ Additional Fee Item

H. Other

Total: \$0.00

7. Go to Send Disclosure screen:



- A. 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	PACKAGE STATUS	SIGNING STATUS
<div>!</div> <p>No packages have been created for this loan.</p>		

- B. Select/Review Plan Code: Next screen will show the Plan Code. Make sure the plan code is correctly reflected. Please click Next if the plan code is correct.
- For HELOC: HELOC-Adjustable
- For HELOAN: All Fixed Rate Conventional Junior Lien Loans



Send Disclosures

1

2

3

4

Order Info

Loan Audit

Documents

Sender & Recipients

Order Info

Borrower Pair

Borrower Signing Options

Data Type

Sonu Test

eSign + Ink Sign

Loan Data

Plan Code

	INVESTOR	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	No	No

SHOW ALL

- C. Loan Audit: Next screen will reflect Loan Audit. You can ignore it if the “Next” option is available. If “Next” option is greyed out then please update the date as requested/mentioned in Audit.

✓

2

3

4

Order Info

Loan Audit

Documents

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

- D. Documents: Next screen will reflect all the documents. You can click on any document to review it.

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

Stacking Template
 Default Stacking Template - eDisclosures v

Add to eFolder
Add Additional Documents

Disclosures (28 Selected)

	<input checked="" type="checkbox"/>	DOCUMENT TITLE	SIGNATURE TYPE	DOCUMENT TYPE
⋮	<input checked="" type="checkbox"/>	Cover Letter for File Not Locked	Informational	Custom Form
⋮	<input checked="" type="checkbox"/>	1003 - URLA	eSignable	Standard Form
⋮	<input checked="" type="checkbox"/>	Borrower's Certification & Authorization	eSignable	eDisclosure
⋮	<input checked="" type="checkbox"/>	2015 Settlement Service Provider List	Informational	Standard Form
⋮	<input checked="" type="checkbox"/>	Credit Score Disclosure	eSignable	eDisclosure
⋮	<input checked="" type="checkbox"/>	Social Security Administration Authorization	eSignable	eDisclosure
⋮	<input checked="" type="checkbox"/>	Notice of Right to Receive Copy of Written Appraisal/Valuation	eSignable	eDisclosure
⋮	<input checked="" type="checkbox"/>	Hazard Insurance Authorization, Requirements and Disclosure	Informational	eDisclosure
⋮	<input checked="" type="checkbox"/>	OR Escrow Account Option Notice	eSignable	eDisclosure
⋮	<input checked="" type="checkbox"/>	OR Interest Rate Float or Lock Agreement	eSignable	eDisclosure
⋮	<input checked="" type="checkbox"/>	OR Late Charge Notification	eSignable	eDisclosure
⋮	<input checked="" type="checkbox"/>	OR Out of State Non-Affiliated Lender Disclosure	eSignable	eDisclosure
⋮	<input checked="" type="checkbox"/>	Affiliated Business Arrangement Disclosure	eSignable	Standard Form
⋮	<input checked="" type="checkbox"/>	HUD Approved Homeownership Counseling Org List	Informational	Standard Form
⋮	<input checked="" type="checkbox"/>	IRS 4506T - Request for Transcript of Tax Return	eSignable	Standard Form

Cancel
Back
Next

E. Please click on “Add to efolder” on the Document screen.

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

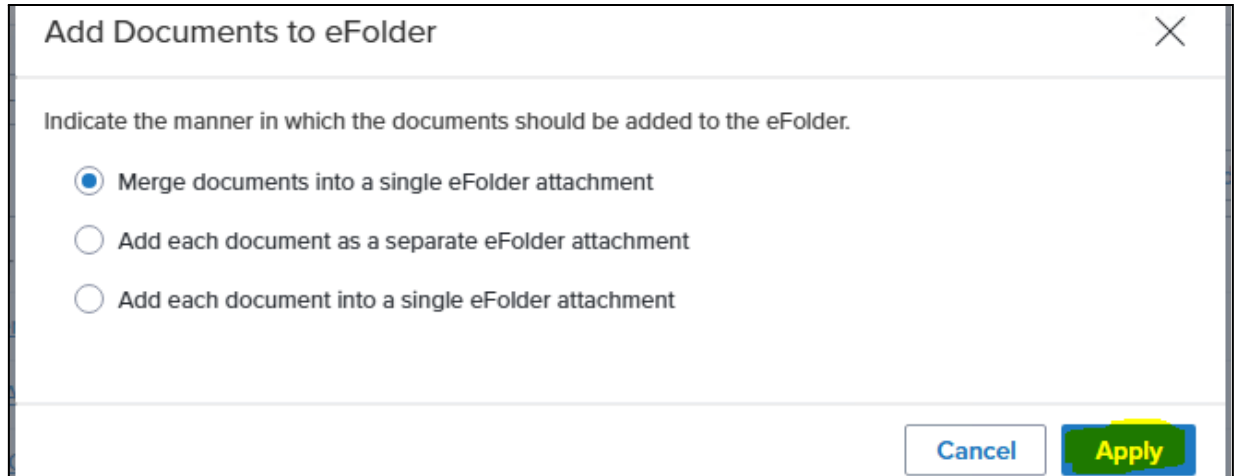
Stacking Template
 Default Stacking Template - eDisclosures v

Add to eFolder
Add Additional Documents

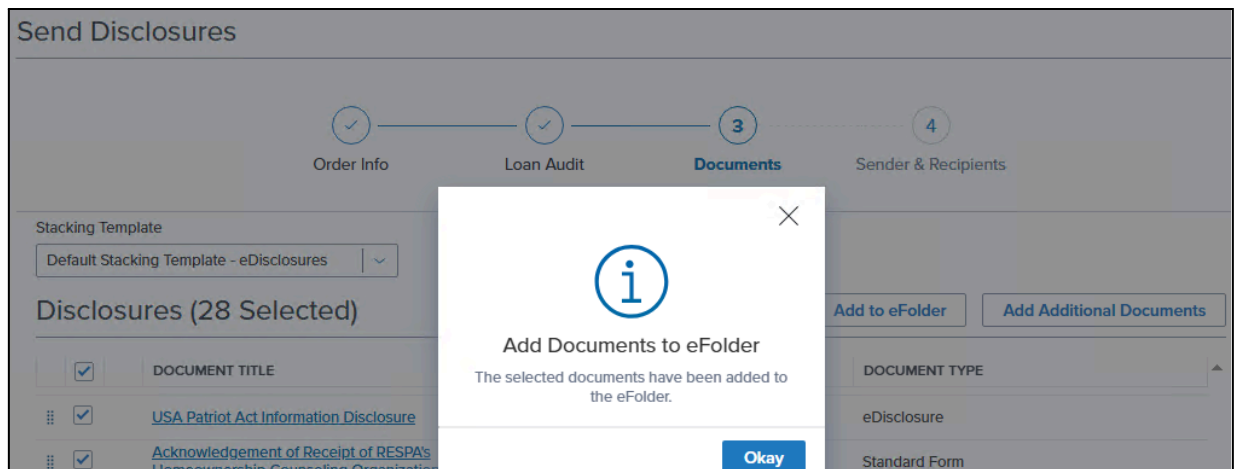
Disclosures (28 Selected)

	<input checked="" type="checkbox"/>	DOCUMENT TITLE	SIGNATURE TYPE	DOCUMENT TYPE
⋮	<input checked="" type="checkbox"/>	Cover Letter for File Not Locked	Informational	Custom Form

Click “Apply” then wait for a few seconds.

A dialog box titled "Add Documents to eFolder" with a close button (X) in the top right corner. The text inside says "Indicate the manner in which the documents should be added to the eFolder." There are three radio button options: "Merge documents into a single eFolder attachment" (selected), "Add each document as a separate eFolder attachment", and "Add each document into a single eFolder attachment". At the bottom right, there are two buttons: "Cancel" and "Apply" (highlighted in yellow).

Now click "Okay".

The "Send Disclosures" screen shows a progress bar with four steps: "Order Info", "Loan Audit", "Documents" (highlighted with a blue circle and the number 3), and "Sender & Recipients" (highlighted with a blue circle and the number 4). Below the progress bar, there is a "Stacking Template" dropdown menu set to "Default Stacking Template - eDisclosures". A section titled "Disclosures (28 Selected)" contains a table with checkboxes and document titles, including "USA Patriot Act Information Disclosure" and "Acknowledgement of Receipt of RESPA's Homeownership Counseling Organization". A modal dialog box is overlaid on the screen, titled "Add Documents to eFolder" with an information icon (i) and the text "The selected documents have been added to the eFolder." and an "Okay" button. On the right side of the screen, there are buttons for "Add to eFolder" and "Add Additional Documents", and a "DOCUMENT TYPE" dropdown menu with options for "eDisclosure" and "Standard Form".

- F. Click "Next" on Document screen once Documents are added in efolder.
- G. The Last Screen allows you to send out the Disclosures to the borrower. Verify Borrower and LO details and update Schedule Fulfilment Date. It is critical to have the correct Schedule Fulfilment Date to be in Compliance.
- H. Schedule Fulfilment Date should be the 3rd Business Day from Application date. E.g. If the application on date is 09/15/2025 then Schedule Fulfilment Date should be 09/18/2025. To send the Disclosures to Borrower please click on "Send".

Send Disclosures

✓ — ✓ — ✓ — 4

Order Info
Loan Audit
Documents
Sender & Recipients

Sender

Role

Current User ▼

Name

[REDACTED]

Email

[REDACTED]

Notify Sender

☐ When borrower receives disclosures

☐ When borrower does not access ... MM / DD / YYYY 📅

Recipients

<input type="checkbox"/>	RECIPIENT TYPE	FULL NAME	EMAIL	PHONE	CONSENT STATUS
<input checked="" type="checkbox"/>	Borrower	[REDACTED]	[REDACTED]	M: [REDACTED] ▼	! Not Sent
<input checked="" type="checkbox"/>	Originator	[REDACTED]	[REDACTED]	H: [REDACTED] ▼	N/A

Fulfillment

Scheduled Fulfillment Date

LE Application Date

09 / 18 / 2025 📅 !

Shipping From

Name

Global Equity Finance

Phone

(619) 728 - 6361

Street Address

7310 Miramar Road Suite 500

City

San Diego

State

CA

Zip code

92126

Shipping To

Name

Sonu New Test

Phone

(541) 517 - 7145

Street Address

123 B St Test Drive

City

Marcola

State

OR

Zip code

97454

Cancel
Back
Send

- I. If there are multiple applicants (multiple Borrower pairs) then please follow the same steps (refer point 7.A) to send Disclosures.

Send Disclosures

1 — 2 — 3 — 4

Order Info
Loan Audit
Documents
Sender & Recipients

Order Info

Borrower Pair

Juan [REDACTED] ▼
 Juan [REDACTED]
 Kimberly [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

Note - Once Disclosures are sent then the Disclosure team (Button) will receive email to send Locked Disclosures. Disclosure Team will Lock the rate and send Locked Disclosures.