Angel Oak
MORTGAGE SOLUTIONS

Loan Submission Form

DATE	

Please note that the persons listed below will be used as primary contacts during the loan process.

BRANCH INFORMATION

LOAN OFFICER	PHONE	EMAIL
PROCESSOR	PHONE	EMAIL

BORROWER INFORMATION

BORROWER NAME	CO-BORROWER NAME

LOAN INFORMATION

Transaction Type	Product Type		Occupancy
☐ Purchase	☐ Non-Prime	☐ Foreign National	☐ Owner-Occupied
☐ Refinance	☐ Recent Housing Event	☐ Bank Statement	☐ Second Home
☐ Cash Out	☐ Portfolio Select	☐ Investor Cash Flow	☐ Investment – NOO
☐ Rate/Term			

LOAN SUBMISSION STACKING ORDER

All docs listed below are required upon loan submission. Docs in bold MUST be present and accurate for the loan to move to Underwriting.

DISCLOSURES AND LOAN INFORMATION

- ☐ Loan Submission Form
- ☐ ***Pre-Qual Form (Signed by Account Executive)***
- ☐ ***Initial 1003 / URLS (must be wet-signed)***
- ☐ Initial 1008
- ☐ Identification & Social Security Verification (i.e. driver's license, SS Card)
- ☐ VOM/VOR (cancelled checks if private)
- ☐ Payoff Statement(s) (if applicable)
- ☐ Divorce Decree/Child Support (if applicable)
- ☐ Bankruptcy Documentation (if applicable)
- ☐ Foreclosure, Deed-in-Lieu, Short Sale Documentation (if applicable)
- ☐ ***Acknowledgement of Intent to Proceed***
- ☐ ***Loan Estimate***
- ☐ Borrower Certification and Authorization
- ☐ ***Equal Credit Opportunity Notice***
- ☐ ***Fair Credit Reporting Act***
- ☐ Privacy Policy Disclosure – Affiliate Opt Out
- ☐ Settlement Cost Booklet Receipt (Owner-Occupied/Second Home Purchase Only)
- ☐ Settlement Service List of Providers
- ☐ USA Patriot Act Information Disclosure (Important Applicant Information)
- ☐ Social Security Verification Form (SSA-89) - (excluding Foreign Nationals)
- ☐ 4506-T – Request for Transcript of Tax Return (excluding Foreign Nationals, Investor Cash Flow and Bank Statement)
- ☐ Borrower Certification of Investment Purpose (Investor Cash Flow Program ONLY)
- ☐ Early ARM Disclosure Statement (ARM Loans ONLY)
- ☐ ***Applicable State Disclosures***

INCOME AND ASSETS

- ☐ Current Employment Verifications/Written VOE
- ☐ ***Most Recent Paystubs (minimum of 1 to process)***
- ☐ Processor Method of Income Calculation (signed)
- ☐ Most Recent 2 Years W-2's
- ☐ Most Recent 2 Years Tax Returns
- ☐ 24 Months Personal Bank Statements (if applicable)
- ☐ Minimum _____% Down Payment of Borrower's Funds
- ☐ Gift Letter and Proof of Receipt from Donor
- ☐ ____ Months Reserves – Retirement Accounts Acceptable (no gift funds)
- ☐ Explanation of All Large Deposits
- ☐ Earnest Money Documentation
- ☐ 2 Months Personal Bank Statements (all pages)

PROPERTY INFORMATION

- ☐ Purchase Contract with All Addendums (if applicable)
- ☐ Title Work
- ☐ Taxes and Insurance Information
- ☐ Deeds
- ☐ Appraisal

ADDITIONAL INFORMATION

AOMS MORTGAGEE CLAUSE
Angel Oak Mortgage Solutions LLC
ISAOA, ATIMA
3060 Peachtree Rd NW, Suite 500B, Atlanta, GA 30305
855-539-4910

AOMS FEE BREAKDOWN (max 5% fees)
Underwriting Fee: $1,497
2nd Loan: $250

BROKER COMMENTS/NOTES TO UNDERWRITING

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