Thank you for working with Angel Oak Mortgage Solutions! Please review the following document for step-by-step instructions on how to submit conditions via the Angel Oak Portal – www.angeloakms.com. You may also email info@angeloakms.com for additional assistance.

CONDITIONAL APPROVAL

After your loan has been reviewed by the Underwriting Team, you will receive an email with a Conditional Approval for your loan. Attached to the email will be a list of "Prior to Approval" conditions, "Prior to Docs" conditions, and "At Closing" conditions.

Section 2 – Underwriting Conditions

Prior to Approval ("PTA") Conditions:

1. **Credit** - 12 months cancelled checks for Current primary VOM to verify Satisfactory pay history -
2. **Disclosure** - ATR Disclosure - AOF to provide the borrower signed ATR Disclosure (UW to provide once all figures have been finalized) prior to clear to close. Underwriter to sign.
3. **Property** - Title Commitment - **need Tax amount, wire instructions, CPL**
4. **Income** - Verbal VOE BY AOF - within 7 days of closing
5. **Credit** - Divorce Decree-**BORROWER TO SIGN INITIAL 1003 PG 1 TO VERIFY MARRIED** - Copy of executed Divorce Decree or Seperation Agreement

Prior to Docs ("PTD") Conditions:

1.   Underwriting - 1008 - UW to print final 1008 to include income calculations

At Closing ("AC") Conditions:

1.   Closing - Clear Title- - Attorney/Title Company to issue clear affirmative title without any exceptions to the POA.
2.   Closing - HUD review and approval - A preliminary HUD-1 must be provided to the closer for review and approval at least 2 hours prior to closing
3.   Closing - Subordinate Financing not allowed - No Subordinate Financing allowed
4.   Closing - Misc seller concessions - Comissions, marketing fees, bonus paid by the seller on the HUD cannot exceed 6% of the sales price - closer to review

---

When the conditions are ready to be uploaded, log-in to the Angel Oak Portal at www.angeloakms.com.

Select "View Pipeline" in the top right corner of the Welcome Screen:

Find the correct loan in your pipeline, and select "View/Edit" to the right of the screen:

Select the "Conditions & Documents" tab at the top of the screen:

To upload a condition, select "Assign Doc" to the right of the listed condition.

Select the proper bucket for your condition, and then select "Browse…" Attach the file from your computer, then select "OK."

Follow this same process for each listed condition. Once all conditions have been assigned, select the "Re-Submit" button on the left side of the screen.

Loan Details

Loan Actions

Register Loan

Submit Loan

Re-Submit

Changed Circumstance

Import Additional Data

Confirm all information is correct on the re-submittal page, then select the "Re-Submit" button at the bottom of the page.

* = Required   Re-Submit   Cancel

Once the conditions have been successfully submitted, our Underwriters will receive a notification to review the documents. *Please note that if you do not select the "Re-Submit" button, our Underwriters will not receive a notification and will not know to review the uploaded documents.*

If you receive an error message that another user is in the file when trying to re-submit, please contact info@angeloakms.com. Please contact your assigned underwriter or info@angeloakms.com with any questions or concerns.