

## 5 Simple Steps to Request Initial Disclosures

With the implementation of T.R.I.D on 10/3/15 Angel Oak Mortgage Solutions must issue disclosures on all broker loan applications. **No later than 2 days from the 1003 date** the broker should follow these simple steps to request the disclosure package:

**Step 1:** Submit a Loan Scenario Request (LSR) on the Angel Oak website.



**Step 2:** Login to the Angel Oak web portal and upload your 3.2 file



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**Step 3:** Click on the Fee Sheet link to enter the loan fees associated with the loan. Make note of the Lender Case Number as you will be required to enter this information in the following step.

Mortgage Calculators | Broker Flyers | Matrices & Guidelines

**\*\*IMPORTANT INFORMATION: YOU MUST COMPLETE BOTH STEPS TO RECEIVE A DISCLOSURE PACKAGE\*\***  
**STEP ONE:** Click Save and copy the Lender Case Number  
**STEP TWO:** Click the link below to enter fees for the disclosure package  
 (You will be required to enter the Lender Case Number and Borrowers Last Name)

**Fee Sheet**

Loan Actions

- Register Loan
- Submit Loan
- Re-Submit
- Changed Circumstance
- Import Additional Data

Loan Summary | 1003 | Conditions & Documents | Lock Information

Save Save and Close

Loan Information Borrower Information Employment History Income & Expenses Assets & Liabilities Transaction Details Declaration & Gov. Monitoring Comments

Select Borrower Pair: (1)

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

Agency Case Number:

Lender Case Number:

**Step 4:** Input the required information to enter the fee request screen



**Angel Oak**  
MORTGAGE SOLUTIONS

Angel Oak Loan Number/Lender Case Number

Borrower Last Name

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**Step 5:** Enter **all** fees associated with the loan including your compensation, vendor fees and title fees. Next, enter the application date at the bottom of the screen and click submit.



**Enter the fee description and all fees associated with the loan.**

Please note: Angel Oak requires a \$1,497 Underwriting Fee which will be added to the disclosures.

**FEE DESCRIPTION**

**FEE AMOUNT (in dollars)**

Broker Fee ▼	3000.00
Appraisal Fee ▼	465.00
Credit Report Fee ▼	12.00
Closing/Settlement/Escrow F... ▼	500.00
Lender's Title Insurance ▼	1000.00
▼	
▼	

- Update
- Overwrite

Enter the Application Date:

By clicking the box below I certify the application date is the date the applicant submitted the following information: 1. Name 2. Income 3. Social Security Number to obtain a credit report 4. Property Address 5. Estimate of Property Value 6. Loan Amount Sought

**Congratulations!** Your disclosure request has now been forwarded to the Compliance Analyst who will send you a copy of the Loan Estimate for review prior to issuing the Initial Disclosure package to the borrower.

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