



1 PRE-QUAL

- After receiving 1003 and pulling credit, request a pre-qualification through our website at <https://angeloakms.com/non-qm-quick-quote>
- Your Account Executive will respond within 24 hours with pre-qualification information.

2 REGISTER LOAN & COMPLETE FEE SHEET

- Now you are ready to trigger disclosures please watch our video on YouTube “How to Register & Request Disclosures - Non-QM” <https://www.youtube.com/watch?v=ugAyXiEfff0>
- Once you login click on “**ADD NEW LOAN**”, select the Loan Officer and Processor, and upload your **FNM3.4**.
- **After the FNM3.4 is uploaded you will click “Register”.**
- **After registering go to “Product Pricing & Lock” to request your lock.**
- **After requesting the Lock go to “Loan Actions” and click “Request Disclosures”. Fill in the information under “Options”, “Loan Fees”, and “Contacts & Submit”.**
- The Compliance department will review the initial file to ensure fees are in line.
- The Compliance Analyst will issue a Loan Estimate (LE) to the broker for review and indicate a date/time by which the broker must respond if any changes are needed.
- The Compliance Analyst will send disclosures electronically to the borrower and copy the broker.

3 ORDER APPRAISAL

- The appraisal can be ordered on or after the date the borrower executes Angel Oak’s Intent to Proceed document that was included in the initial disclosure package.
- Order your appraisal through an AOMS approved AMC using the credentials provided. Click here for list of AMCs: <https://angeloakms.com/resources-documents/>

4 SUBMIT LOAN

- Have your borrower sign all disclosures and collect required submission documents (as indicated on the Loan Submission Form).
- Once you have collected all the documents you will login into our portal <https://connect.angeloakms.com>, go to “Loan Pipeline” to look for your loan, and submit your docs.
- **Under the “Loan Actions” click on “Submit Loan” action. You will be prompted to upload your loan docs the executed 1003 by the LO, next you will upload the required docs from the loan checklist. Once all docs have been uploaded you will click the “Updated” button on the bottom of the screen. On your screen it will ask if you want to submit your loan, click on “Continue”. Now your loan is submitted!**
- The Set Up department will review your submission to make sure all required documents are in the file. If documents are needed, you will receive an email from the Set Up Specialist with details of the missing documents and the file will be submitted upon a review of the provided documents.
- **IMPORTANT: Loan Officer execute the 1003.**

5 SUBMIT CONDITIONS

- The file will come out of underwriting with an underwriting decision which will be emailed to you.
- Contact your AOMS account manager with any questions regarding the listed conditions.
- Upload and re-submit conditions into our portal to meet the underwriting requirements.
- **IMPORTANT: A minimum of 50% of conditions must be submitted in order to be reviewed.**

6 CLOSING

- The completed appraisal will be delivered by the approved AMC to AOMS, the borrower, and the broker.
- The Closing department will issue a Closing Disclosure (CD) to the borrower upon receipt of income, final appraised value, HOI, title/tax info and settlement fees.
- After all underwriting conditions have been received, a clear to close (CTC) will be issued and the closing will take place at least 3 days after the receipt of the CD.