

Effective with applications taken on or after January 10, 2014, provisions of the Dodd-Frank Act were enacted that implement regulatory action for Qualified Mortgages and assessment of a borrower's ability-to-repay. Amendments to QM Points and Fees testing were also updated with this regulatory action. Specifically real estate related fees or charges must now be included in the points and fees testing if the fee or charge is paid to an affiliated as defined by the CFPB. Angel Oak Mortgage Solutions LLC will request the status of any affiliation changes for our approved mini-correspondent clients each quarter in an effort to maintain compliance and accurate books and records.

MINI-CORRESPONDENT COMPANY NAME	ANGEL OAK BROKER ID
MINI-CORRESPONDENT BUSINESS ADDRESS	CITY/STATE/ZIP
MINI-CORRESPONDENT PHONE	MINI-CORRESPONDENT EMAIL ADDRESS
ANGEL OAK ACCOUNT EXECUTIVE	

If there have been NO changes to your company's affiliation status, check the box below, sign and date the form. If there HAVE been changes, either initial the statement below or complete the table, sign and date the form.

- There have been no changes to our company's affiliation status following the last certification statement provided to Angel Oak Mortgage Solutions LLC, dated: _____.

Does your company or any of its owners or its employees have any affiliated business arrangements, including but not limited to part or full ownership in and Escrow Company, Title Company, Closing Attorney, Appraisal Company, Real Estate Company, Attorney, Home Improvement, Construction, Loan Modification, Tax Preparation, Credit Repair or Credit Counseling?

If NO, please initial here: _____

If YES, provide the information listed below for each business affiliation.

COMPANY NAME	COMPANY TYPE/ SERVICES OFFERED	OWNER(S) NAME(S)	OWNERSHIP %	BUSINESS ADDRESS

The undersigned hereby represents warrants and certifies that the information contained herein is complete and accurate in all material respects. Furthermore the undersigned authorizes Angel Oak Mortgage Solutions LLC, the right to request and receive additional documentation to support the answers provided herein.

In the event of any change in the information above, I will immediately notify Angel Oak Mortgage Solutions LLC in writing of the changes.

Signature

Typed Name

Date