



Angel Oak[®]
MORTGAGE SOLUTIONS

How to Access E-disclosures for Borrowers

Loan disclosure documents are sent electronically and can be eSigned, viewed, saved and printed from the electronic document portal.

This is a step-by-step guide on how to create an account and access these documents on your computer, tablet or cell phone.

Step 1

First, you will receive an email notification indicating documents are available to view. If you do not receive the email, check the spam folder for it. The email is sent from noreply-MortgageTech@ice.com

Alysse E Sign: Loan Application Documents



Awesome AccountExec <noreply-MortgageTech@ice.com>
To: AOMS Broker Line

[Reply](#) [Reply All](#) [Forward](#)
Thu 9/14/2

Thank you for completing a loan application with Angel Oak Mortgage Solutions LLC.

IMPORTANT: [Click here to visit the website to access your documents.](#)

Click on the blue link to access the documents.

- If you have not yet e-Consented, you will be prompted to create an account to access the documents.

Should you have any questions regarding this process, please feel free to contact your Loan Originator, Moises Bonet at GetemClosed@AOMS.com

Step 2

You will be prompted to obtain an authorization code in order to access your account. You may select to receive the code via text or an automated phone call. Be sure to have the phone nearby as the code is only valid for 15 minutes.

Access Your Account

In order to access your account, you'll need to enter an authentication code. How would you like it sent?

Contact me at

*****8068

Text

Call

Don't have access to your phone? [Try another way](#)

If the phone number above is a landline please select the "call" option.

Borrowers with international phone numbers should click on the "try another way" link to obtain the code via email.

Step 3

Enter the code provided and select submit

resend code'. At the bottom, there is a 'Back' button."/>

Enter Your Code

An authentication code was sent to *****8068

16683

Submit

If you have not received the code, click here to [resend code](#).

Back

Step 4

You will automatically be assigned a Username and will be prompted to create a password. Please note the specific password requirements. Be sure to save both the username and password in order to access the site again.

Set Up Your Account

Please note your username below and set up your password.

Username
alysdesign2

Set Up Your Password
Please save both the username and password!
Password Requirements

- Between 8 and 64 characters
- At least one lowercase character
- At least one uppercase character
- At least one special character
- At least one numeric character

New Password *
[password field]

Confirm New Password *
[password field]

Continue

Step 5

You will be prompted to give Electronic Consent to eSign the documents. Scroll to the bottom of the screen and select agree to electronically receive the documents.

Home

Tasks

Summary

Notifications

Account

Account

← BACK

ELECTRONIC CONSENT AGREEMENT

EFFECTIVE DATE: This E-Consent Agreement is Effective as of Thursday, September 14, 2023.

GENERAL
You have indicated that you wish to receive and sign the documents relating to your mortgage loan application, closing disclosures and other mortgage-related communications electronically using the online electronic record delivery software ("eDelivery Platform") and the integrated electronic signature software ("eSign Platform") that we make available to you (collectively, the "Platform"). We are required by law to give you certain information "in writing" - which means that you are entitled to receive it on paper. However, with your consent, we may instead provide this information to you electronically. This Electronic Consent Agreement (this "E-Consent") sets forth important information about conducting business electronically, electronic delivery of information, and signing documents electronically. By providing your consent below, you are agreeing that you have reviewed this E-Consent and you agree to transact business with us using electronic communications. Your consent also permits the general use of electronic records and electronic signatures in lieu of paper documents.

AGREEMENT
By clicking "Agree" you are agreeing to this E-Consent and consenting to the use of electronic records and signatures in connection with the Communications and your use of the Platform, and you are also confirming that:

- you can access and read this E-Consent and you understand this E-Consent;
- you have the hardware and software described above;
- you are able to receive and review electronic records;
- you have an active email account and a cellphone number for SMS messaging, each of which you have disclosed to us;
- you have the ability to access and view PDF files; and
- you acknowledge that electronic signatures and records will be used in place of written documents and handwritten signatures with respect to the electronic Communications and your use of the Platform.

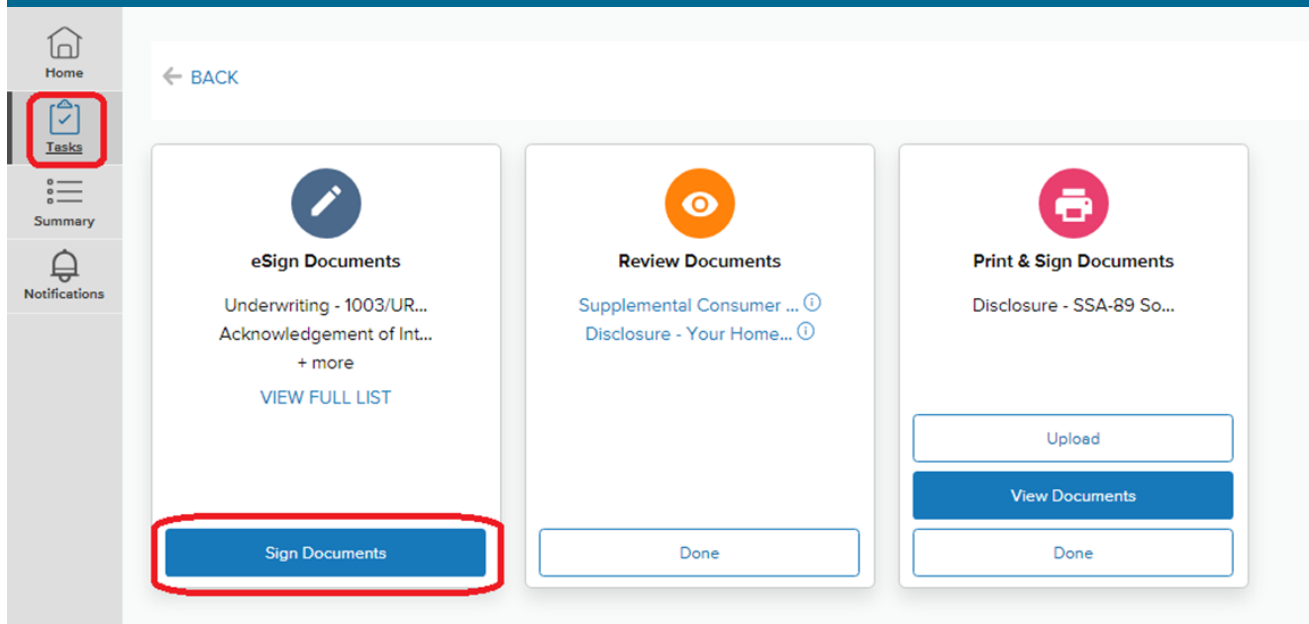
Please click the button at the bottom of the page to consent to do business electronically and to view Loan Documents electronically.

Don't Agree

Agree

Step 6

Once disclosures have been issued you will be directed to the Tasks section of the portal where you can access the documents to eSign. Please select Sign Documents.



Step 7

You will be directed to the eSign documents. To begin select Next.

Loan Documents

Powered by DocuSign

If you are on a mobile browser, please click on Next at the bottom of the screen to view the document.

Please review and act on the documents below.

NEXT

OTHER ACTIONS

Personal Information		Other Information	
Name (First, Middle, Last, Suffix) Alternate E-Mail Alternate Names - List any names by which you are known or any names under which credits have previously been received (First, Middle, Last, Suffix)		Social Security Number 888-88-8888 (or Individual Taxpayer Identification Number) Date of Birth (MM/DD/YYYY) Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien	
Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____		List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Give a separate line for each.	
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Unmarried	Dependents (not listed by another Borrower) Number 0	Contact Information Home Phone 404-991-5108 Cell Phone	

Step 8

You will be directed to the beginning of the document package where you will select Start to begin the eSign process.

Please review and act on the documents below. FINISH OTHER ACTIONS

START

To be completed by the Lender:
Lender Loan No./Universal Loan Identifier 549300K50QZVVCMA6278000230920446390 Agency Case No. _____

Uniform Residential Loan Application
Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1.a. Personal Information
Name (First Middle Last Suffix) _____ Social Security Number 888-88-8888

Step 9

Select the yellow Sign icon to apply your signature.

The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

SIGN

Sign
↓

Borrower Signature _____ Date (mm/dd/yyyy) 9/14/2023 | 08:25:41 PDT

Alysse E Sign

Step 10

On the first eSignature you will be prompted to adopt a signature. Select Adopt and Sign

Adopt Your Signature ×

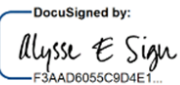

Confirm your name, initials, and signature.

* Required

Full Name* Initials*

SELECT STYLE **DRAW** **UPLOAD**

PREVIEW Change Style

DocuSigned by:  DS 
F3AAD6055C9D4E1...

By selecting Adopt and Sign, I agree that the signature and initials will be the electronic representation of my signature and initials for all purposes when I (or my agent) use them on documents, including legally binding contracts.

ADOPT AND SIGN CANCEL

Step 11

Continue to select the yellow Sign icons until all signatures have been applied.

Bethesda, MD 20815


Lender/Broker: **Angel Oak Mortgage Solutions LLC** Loan Originator: **Moises Bonet**

NMLS #: 1160240 NMLS #: 407491

The undersigned applicants hereby indicate their intention to proceed with the transaction identified in the Loan Estimate dated September 14, 2023, provided by Angel Oak Mortgage Solutions LLC.

By signing below, I hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

SIGN

 **ALYSSE E SIGN** 9/14/2023 | 08:31:50 PDT **DATE**

Step 12

Some documents may require a selection. Make the applicable selection and then continue to apply your eSignature

This disclosure is provided to you pursuant to 15 U.S.C. 1691(e); 12 CFR 1002.14(a); and Fannie Mae's and Freddie Mac's Appraiser Independence Requirements.

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

You will be provided a copy of each appraisal or written valuation concerning this property promptly upon completion, or three (3) business days prior to the time you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

Mark the applicable statement:


☐ I/We wish to receive a copy of the appraisal report or valuation no less than three (3) business days prior to the closing of my/our loan.

☒ I/We wish to waive my/our rights to have a minimum of three (3) business days after receipt to review my/our appraisal report or valuation prior to the closing of my/our loan.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, marking the applicable statement immediately above, and receiving a copy of this disclosure on the date indicated below.

CHOOSE

 **ALYSSE E SIGN** 9/14/2023 | 08:32:56 PDT **DATE**

Step 13

Once all selections and signatures have been applied you will select Finish at the top right of the screen to complete the eSign process.

Done! Select Finish to send the completed document.

FINISH OTHER ACTIONS

1040

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (See instructions.)

6. Transcript requested: Enter the tax form number here (1040, 1095, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts.

a. Return Transcript ☐ b. Account Transcript ☐ c. Record of Account ☒

7. Wage and Income transcript (W-2, 1095-E, 1099-G, etc.) ☒

Step 14

You will now be directed back to the Tasks page where you can View, Print and Upload any documents requiring wet/ink signatures. Select View Documents.

Home

Tasks

Summary

Notifications

← BACK

eSign Documents

Underwriting - 1003/UR...
Acknowledgement of Int...
+ more
[VIEW FULL LIST](#)

Open Documents

Review Documents

Supplemental Consumer ... ⓘ
Disclosure - Your Home... ⓘ

Done

Print & Sign Documents

Disclosure - SSA-89 So...

Upload

View Documents

Done

Step 15

Use the Print icon to print and apply your wet/ink signature. Scan the document and save it locally to your device.

2 / 2 | 100% + |

Download Print

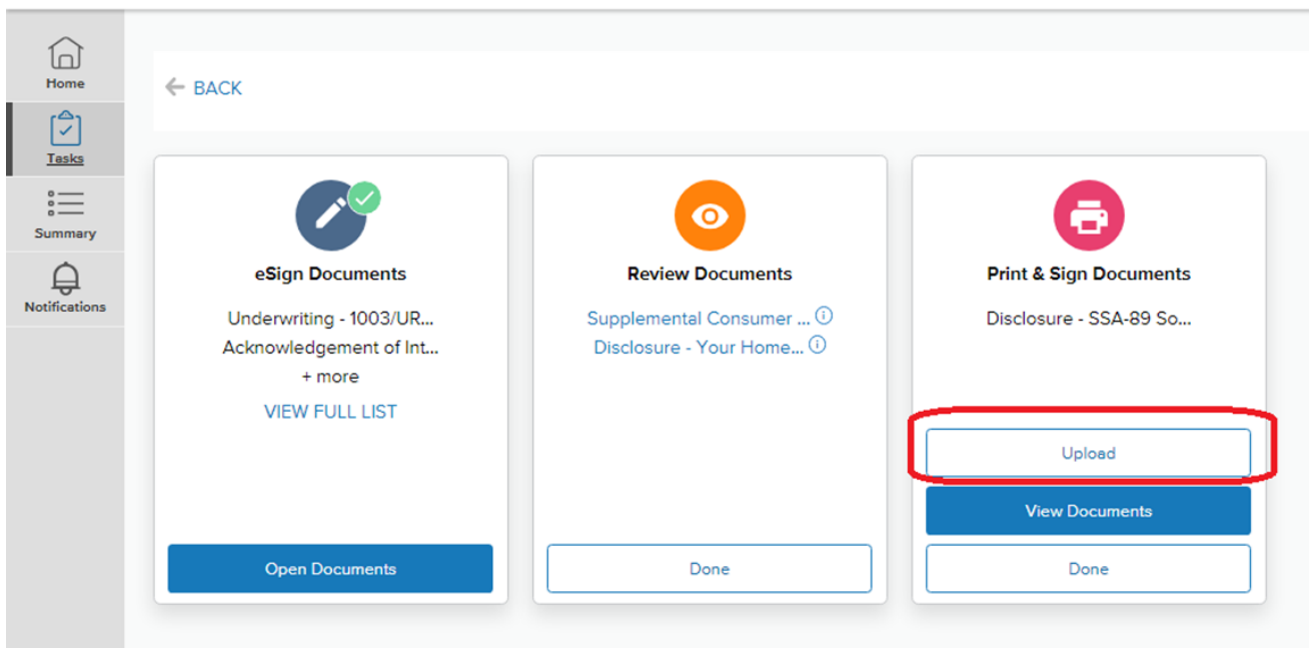
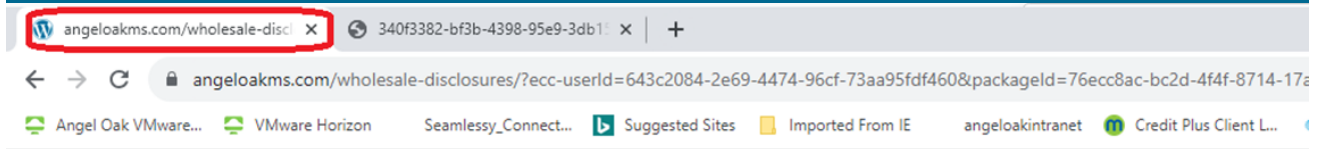
Form SSA-89 (04-2023)
Discontinue Prior Editions
Social Security Administration

OMB No. 0960-0760

**Authorization for the Social Security Administration (SSA)
To Release Social Security Number (SSN) Verification**

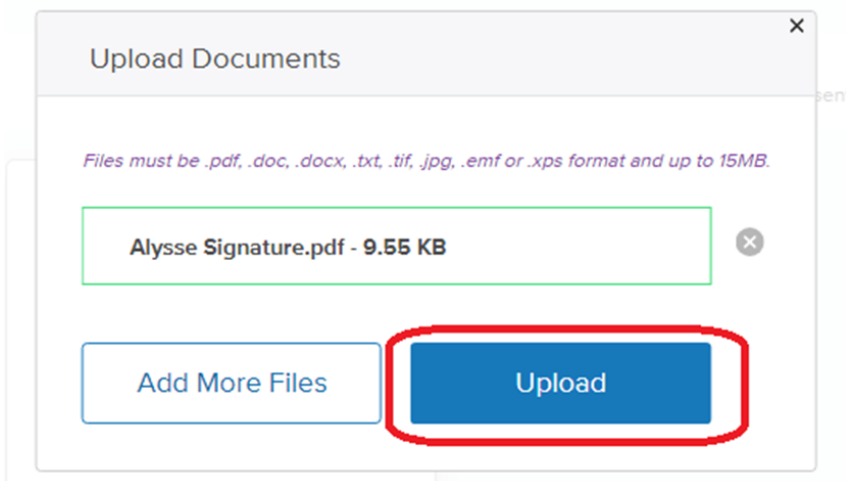
Step 16

Return to your open portal browser page and select Upload to upload the document.



Step 17

Attach the locally saved document and select Upload



Step 18

Copies of all documents will remain in your portal and are available to view or download.

The screenshot displays a web portal interface with a sidebar on the left containing navigation links: Home, Tasks, Summary, and Notifications. The main content area features a 'BACK' button and three document management cards. The 'eSign Documents' card shows a list of documents including 'Underwriting - 1003/UR...' and 'Acknowledgement of Int...', with a '+ more' link and a 'VIEW FULL LIST' link. The 'Review Documents' card shows a list including 'Supplemental Consumer ...' and 'Disclosure - Your Home...', with a 'Done' button. The 'Print & Sign Documents' card shows a list including 'Disclosure - SSA-89 So...', with 'Upload', 'View Documents', and 'Done' buttons.

Congratulations on completing the eSign process!



© Angel Oak Mortgage Solutions LLC NMLS #1160240, Corporate office, 980 Hammond Drive, Suite 850, Atlanta, GA, 30328. This communication is sent only by Angel Oak Mortgage Solutions LLC and is not intended to imply that any of our loan products will be offered by or in conjunction with HUD, FHA, VA, the U.S. government or any federal, state or local governmental body. This is a business-to-business communication and is intended for licensed mortgage professionals only and is not intended to be distributed to the consumer or the general public. Each application is reviewed independently for approval and not all applicants will qualify for the program. Angel Oak Mortgage Solutions LLC is an Equal Opportunity Lender and does not discriminate against individuals on the basis of race, gender, color, religion, national origin, age, disability, other classifications protected under Fair Housing Act of 1968.