



How to Request Agency Disclosures

- Go to www.angeloakms.com and select login



- Login to the Angel Oak TPO Connect Portal and select the add new loan link



- Select the LO and Processor who will be the main contacts for the file and select next.

Register Wholesale Loan

Choose Contacts

LOAN OFFICER

Organization: I love AOMS

User Name: GetEm Closed

LOAN PROCESSOR

Organization: I love AOMS

User Name: Close Loans

Cancel Next

- Select import from DO Casefile ID, input your DO Case file ID then select next.

Register Wholesale Loan

Import Loan Data From FNM 3.4

Manual

Import from DO Casefile ID: 1498971696

The selected Application Version must match the DO Version.

Back Cancel Next

- **Enter the Loan Application Date (which must be within two business days of the date you request disclosures). Enter the Estimated Closing Date then click the Register button.**

1003 / Loan Information

Select Borrower Pair
 (H) Heady Test Heady/Leidy Edit Register Next

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.

I Types of Mortgage and Terms of Loan

Base Loan Amount	\$150,000.00	Interest Rate	
Loan Position	First	Prepayment Penalty	
Loan Type	Conventional	Mt Coverage	%
Lender Case Number	8060909788	Mt Months	
Amortization Term Months	360	<input type="checkbox"/> Lender Paid Mortgage Insurance	
Due In	360	Impound Waiver	Select One
Interest Only		Documentation Type	(F) Full Documentation
Amortization Type	Fixed Rate	Application Date	09-07-2017
		Estimated Closing Date	10-06-2017

- **If any required fields are missing, you'll be prompted to enter the information and will then select update.**

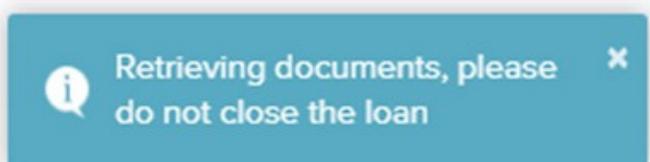
Guideline Errors

Please correct the guideline violations below to proceed

FIELD ID	DESCRIPTION
4143	Borr Trans Details Application Taken By is a required field

Review Loan Update

- **The information from DO pulls into the system. Pay attention to any messages to ensure all the data is imported.**



- **Go to the Loan Actions section, select order DU. Here you can view the findings or order DU if the loan information has changed.**
 - Note, the ability for the broker to order DU is removed at loan submission.

The screenshot displays the 'Order DU' interface. On the left, a sidebar menu under 'LOAN ACTIONS' has 'Order DU' selected. The main content area is titled 'Order DU' and contains a form with the following fields and values:

- Request Type: Resubmit
- Credit Provider: Select One
- Credit Provider User Name: a.prosnick
- Credit Provider Password: [Redacted]
- Save Login Information:
- Borrower Pair 1 Reference Number: John Homeowner & Mary Homeowner
- Product Description: Standard LCOB
- Last DU Ordered: [Redacted]
- DU Key Number: 549897696

At the bottom of the form, there are two buttons: 'View Credit Report' and 'Import Liabilities'. A 'View Findings Report' button is located in the top right corner of the form area. A red box highlights the 'Order DU' button in the bottom right corner of the page.

The screenshot shows a sidebar menu with two main sections: 'Activities' and 'Workflow'. Under 'Workflow', there are several options: 'Loan Summary', 'URLA', 'Product Pricing/Lock/COC', 'Request Disclosures', 'Documents', 'ESIGN', and 'Conditions'. The 'Request Disclosures' option is highlighted with a red box.

- **Go to the Request Disclosures section of the loan to begin the disclosure request.**

- **Input the information required* and select Click to Proceed.**

- Note, the title provider will default to a national provider near the subject property. Click on the drop down to select the provider you will be using.

Borrower LO Disclose
123 Any Street, OAKLAND PARK, FL, 33334
I Love ADMS

Loan #: 802501123001 | Total Loan Am... \$387,000.00 | Loan Type: Conventional Purchase | Interest Rate: 7.624% | Loan To Value... 73.02% / 73.02%

Fee Disclosure Inputs

(1 = Unsaved Change) Clear Unsaved Changes **Click to Proceed**

PRICING AND COMPENSATION

Product: Investor Cash-Flow Program | Rate: 7.249 %

Compensation Type: Lender Paid | LP %: 2.500 %

LP Total \$: \$ 5,500.00 | Buyout UW Fee: No

Price (Discount / Credit): 98.000 | Credit Report Fee: No

Third-Party Processing Fee: No

TITLE AND APPRAISAL

Choose a Title Provider: Default to National Provider | Broker Affiliated Escrow Co.: No

PIW: No | Rent Schedule: No

- **Review the fees. You may remove fees by clicking the x and edit them by clicking the pencil. To add missing fees click Add Fee at the top right of the screen Note, this information will be used to generate the Loan Estimate (LE).**

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Fee Itemization

(1 = Unsaved Change) Edit Inputs Manage Providers **Click to Proceed**

Title Provider: Paramount Title-Carrollwood Change Provider

Fee Itemization **Add Fee**

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
A. Origination Charges						
Origination Points (Discount Points)	\$7,740.00	\$0	\$7,740.00	Lender	Yes	
Underwriting Fees	\$1,795.00	\$0	\$1,795.00	Lender	Yes	
B. Services You Cannot Shop For						
Appraisal Fee (NQM)	\$820.00	\$0	\$820.00	Novo Appraisal Management Corporation	No	
C. Services You Can Shop For						
Survey	\$350.00	\$0	\$350.00	Some Survey Co.	No	
Title - Endorsement Fees	\$447.00	\$0	\$447.00	Paramount Title-Carrollwood	No	

- When editing a fee there are rules in place to ensure accurate disclosures. Be sure you are editing within those parameters and then click Save Fee

Love AngelOak
9991 WILDFORD ST, BEVERLY HILLS, CA, 90210
I Love ADMS

Loan #: 802207100969 Total Loan Am... \$150,000.00
Loan Type: Conventional Loan Purpose: Purchase Interest Rate: 7.750% Loan To Value... 75.00% / 75.0%

Activities Workflow

LOAN SUMMARY
URLA
PRODUCT PRICING & LOCK
DOCUMENTS
CONDITIONS

LOAN ACTIONS
Import Additional Data
Order Credit
Order DU
Order LPA
Submit Loan
Resubmit / Notify
Change of Circumstance
Texting Notifications
Disclosure Request
Appraisal Portal

Fee Itemization

Edit Inputs Manage Providers LE Preview

Edit Fee

Cancel Save Fee

Title - Endorsement Fees must be between 1 and 2000. PLEASE NOTE: By editing this fee, SSPL title provider info must be entered manually.

(LE/CD) Fee Name	Total Amount
(C) Title - Endorsement Fees	\$ 100.00

Buyer Amount \$ 100.00

Seller Amount \$ 0

Provider Category Title / Escrow / Attorney Service Provider First American Title Company (42220 10th Street West, Suite 1...)

Paid By Borrower Paid To Other

Paid At Closing APR Fee No

Cancel Save Fee

- After updating your fees Click to Proceed at the top of the screen for a preview of the Loan Estimate, SSPL and Compliance results.

Borrower LO Disclose
123 Amy Street, OAKLAND PARK, FL, 33334
I Love ADMS

Loan #: 802501123001 Total Loan Am... \$387,000.00
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URLA

Additional Information
Lender Loan Information
Borrower Information
Employment and Income
Assets and Liabilities
Real Estate
Loan and Property Information

Fee Itemization

(1) Unsaved Change

Edit Inputs Manage Providers Click to Proceed

Title Provider
Paramount Title-Carrollwood Change Provider

- Review each tab of the LE pages, SSPL and Compliance then Click to Proceed or use the Fee Itemization or Edit Inputs buttons to go back and modify your LE.

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123 Any Street, OAKLAND PARK, FL, 33334
I Love AOMS

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Loan Purpose: Purchase

Interest Rate: 7.624%
Loan To Value... 73.02% / 73.02%

URLA

Additional Information
Lender Loan Information
Borrower Information
Employment and Income
Assets and Liabilities
Real Estate
Loan and Property Information
Information for Government M...
URLA Continuation

Product Pricing/Lock/COC

Request Disclosures

Documents

ESIGN

Conditions

Disclosure Tracking

LE Preview

(| = Unsaved Change)

Edit Inputs Fee Itemization **Click to Proceed**

LE Page 1 LE Page 2 LE Page 3 Service Providers Compliance

Estimated Submission Date	1/27/2025	Sale Price	\$530,000.00
Applicant	Borrower LO Disclose	Total Loan Amount	\$387,000.00
Property	123 Any Street	Loan Product	Investor Cash-Flow Program
Estimated Closing Costs	\$30,036.83	Interest Rate	7.249 %
Estimated Cash to Close	\$163,036.83	Rate Lock	No

Principal & Interest	\$2,639.76
Property Taxes	\$772.53
Mortgage Insurance	\$0.00
Homeowner's Insurance	\$294.25
Total Monthly Payment	\$3,706.54

- If you selected Lender Paid Compensation (LPC) you will be prompted to enter in the Anti-Steering Disclosure information before proceeding. On Borrower Paid Compensation (BPC) simply Click to Proceed.

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123 Any Street, OAKLAND PARK, FL, 33334
I Love AOMS

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URLA

Additional Information
Lender Loan Information
Borrower Information
Employment and Income
Assets and Liabilities
Real Estate

Confirm Request

(| = Unsaved Change)

Edit Inputs Fee Itemization LE Preview Request Disclosures from AOMS **Click to Proceed**

If this transaction is Borrower Paid Compensation (BPC) click to proceed. If this transaction is Lender Paid Compensation (LPC) anti-steering information is required. You will be prompted to enter three rate and cost options located on the QuickQual provided by the AE.

- You may have the opportunity to deliver disclosures directly to your customer. Click on Get Started to explore that option.

Borrower LO Disclose
123 Any Street, OAKLAND PARK, FL, 33334
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Loan Type: Conventional
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URLA

Additional Information
Lender Loan Information
Borrower Information
Employment and Income
Assets and Liabilities
Real Estate
Loan and Property Information
Information for Government M...

Request Disclosures

Reset Fees **Get Started**

If this is not a Florida Investment property, no further action is required.

If this is a Florida Investment property, you may participate in our pilot program to deliver disclosures directly to your customer. Please click on "Get Started" to proceed.

- You may be prompted to enter transaction specific information for the disclosure package. Answer any questions with a * and then Save.

Borrower LO Disclose
123 Any Street, OAKLAND PARK, FL, 33334
I Love AOMS

Loan #: 802501123001 Total Loan Am... \$387,000.00
Loan Type: Conventional Loan Purpose: Purchase
Interest Rate: 7.624% Loan To Value... 73.02% / 73.02%

Loan Application Audit

Back Save Click to Proceed

BORROWER LO DISCLOSE ⚠ INCOMPLETE

Anti-Steering Loan Option ! * - Select -
Florida Conflict of Interest ! * - Select -

- Once the transaction specific information has saved Click to Proceed

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Loan Application Audit

Back Save Click to Proceed

BORROWER LO DISCLOSE ✔ PASS

- If your loan is eligible to directly disclose to the borrower please review the preview of the 1003 to ensure the borrower contact information is accurate and then click Disclose to Borrower. If your loan is not eligible to be directly disclosed to the borrower please click the Request Disclosures from AOMS.

Borrower LO Disclose
123 Any Street, OAKLAND PARK, FL, 33334
I Love AOMS

Loan #: 802501123001 Total Loan Am... \$387,000.00
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Interest Rate: 7.249% Loan To Value... 73.02% / 73.02%

Review Initial Disclosures

Back Request Disclosures from AOMS Disclose to Borrower

Please click on the 1003 below to verify the borrower contact information is accurate prior to sending disclosures. Please review the disclosures for accuracy if you need to make edits click back or update the 1003 information using the links on the left.

Loan is not eligible for Consumer Delivery Pilot, please proceed with Disclosure Desk Request.

Borrower LO Disclose

Form Name
Underwriting - 1003/URLA - Broker
Acknowledgement of Intent to Proceed
Loan Estimate
2015 Settlement Service Provider List
Borrower's Certification & Authorization

Angel Oak Mortgage Solutions LLC
123 Any Street, Oakland Park, FL 33334
Loan Estimate
Loan Term: 30 years
Loan Purpose: Purchase
Interest Rate: Fixed Rate
Loan Type: Conventional
Loan To Value: 73.02% / 73.02%

- The LO and Processor will receive an email confirmation along with a copy of the request within minutes. If you requested disclosures from AOMS, one of our Disclosure Specialists will reach out to you with the next steps for the loan.



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