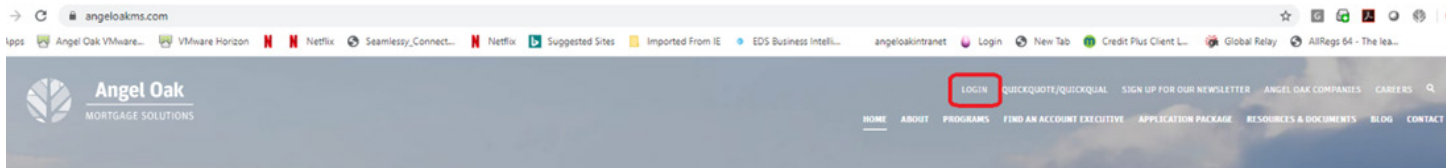




## How to Request NonQM Disclosures

- Go to [www.angeloakms.com](http://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

- Upload your 3.4 file and select 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.

#### Additional Information

Select Borrower Pair

Application Date

Estimated Closing Date

Loan Documentation Type

Closing Type

- 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	<input type="text" value="Select One"/>

- Go to the Product, Pricing and Lock section of the loan and input all required fields then click to proceed.

**Angel Oak**  
MORTGAGE SOLUTIONS

CONTACT US Alyse Prosnick

TPO CONTACTS WELCOME PIPELINE ORDER APPRAISAL MARKETING PORTAL FORMS & TRAINING CONTACT US PRICING ENGINES

Alice Freddie  
1000 Poin Street, Las Vegas, NV, 89009  
\* Test Broker

Loan #: 802107165356  
Total Loan Am... \$600,000.00

Loan Type: Conventional  
Loan Purpose: Purchase

Interest Rate: 3.000%  
Loan To Value... 75.00% / 75.00%

Started

**Activities** **Workflow**

**LOAN ACTIONS**

Import Additional Data  
Order Credit  
Order DU  
Order LPA  
Submit Loan  
Resubmit / Notify  
Change of Circumstance  
Disclosure Request  
Testing Notifications

**Product / Transaction Details**

Program Type \*

Income Verification Type \*

Loan Purpose \*

Occupancy Type \*

Property Type \*

Number of Units \*

County \*

\* Indicates required field

- **Navigate through each section of the wizard completing all required fields.**
  - Note the Qualifying Credit score can be found on your QuickQual. It is very important this mirrors the QuickQual for accurate pricing.

The screenshot shows the 'Credit Information' step of a loan workflow. The left sidebar contains a menu with 'CONDITIONS' highlighted. The main content area has a header 'Credit Information' and a progress bar with five steps: Product/Transaction Details, Borrower Information, Credit Information (current), Loan & Value Summary, and Go to Lock & Pricing Details. Below the header, there are input fields for 'Qualifying Credit Score \*', 'Housing Lates (Last 1-12M) \*' (with x30 and x60 sub-sections), 'Housing Event Type', and 'Bankruptcy Type'. A red box highlights the 'Qualifying Credit Score \*' field. At the bottom, there are buttons for 'Previous', 'Discard Changes', and 'Click to Proceed'.

- **Select your lock period and either Borrower Paid or Lender Paid for your compensation option and then select See Rates**

The screenshot shows the 'Other Lock / Pricing Specifications' and 'LO Compensation Details' steps of the loan workflow. The left sidebar contains a menu with 'CONDITIONS' highlighted. The main content area has a header 'Other Lock / Pricing Specifications' and a progress bar with five steps: Product/Transaction Details, Borrower Information, Credit Information, Loan & Value Summary, and Go to Lock & Pricing Details. Below the header, there are input fields for 'Loan Term', 'Waive Escrows', and 'Lock Period'. A red box highlights the 'Lock Period' field, which is set to '30-Day'. Below this, there is a section 'LO Compensation Details' with a message 'I Love AOMS is approved for Lender-Paid Compensation (LPC) of 2.75% LPC Max \$99k'. A dropdown menu for 'Compensation Type \*' is open, showing 'Lender Paid' and 'Borrower Paid'. A red box highlights the 'Compensation Type \*' dropdown. At the bottom, there are buttons for 'Previous', 'Discard Changes', and 'See Rates'.

- Select the pricing option your borrower would like to proceed with and then you may Lock Now or Float the Rate if you want unlocked disclosures

Select your Rate / Pricing option

Note: the 'Compensation Type' selected above will dictate the pricing options provided below.

Product Name	Rate	Price	Discount	Lock Period
Bank Statement 30 Yr Fixed - EG	6.375%	99.000%	\$1,500.00	30-Day
Bank Statement 30 Yr Fixed - EG	6.500%	99.250%	\$1,125.00	30-Day
Bank Statement 30 Yr Fixed - EG	6.625%	99.500%	\$750.00	30-Day
Bank Statement 30 Yr Fixed - EG	6.750%	99.750%	\$375.00	30-Day
Bank Statement 30 Yr Fixed - EG	6.875%	100.000%	\$0.00	30-Day
Bank Statement 30 Yr Fixed - EG	6.999%	100.250%	-\$375.00	30-Day
Bank Statement 30 Yr Fixed - EG	7.125%	100.500%	-\$750.00	30-Day
Bank Statement 30 Yr Fixed - EG	7.250%	100.750%	-\$1,125.00	30-Day
Bank Statement 30 Yr Fixed - EG	7.375%	101.000%	-\$1,500.00	30-Day
Bank Statement 30 Yr Fixed - EG	7.500%	101.250%	-\$1,875.00	30-Day
Bank Statement 30 Yr Fixed - EG	7.625%	101.500%	-\$2,250.00	30-Day

\* Indicates required field

Buttons: Previous, Discard Changes, See Rates, Select Pricing and Float Rate, Lock Now

- Review the summary to confirm your selection and the click confirm and submit

Select your Rate / Pricing option

Note: the 'Compensation Type' selected above will dictate the pricing options provided below.

Product Name	Rate	Price	Discount	Lock Period
Bank Statement 30 Yr Fixed - EG	6.375%	99.000%	\$1,500.00	30-Day
Bank Statement 30 Yr Fixed - EG	6.500%	99.250%	\$1,125.00	30-Day
Bank Statement 30 Yr Fixed - EG	6.625%	99.500%	\$750.00	30-Day
Bank Statement 30 Yr Fixed - EG	6.750%	99.750%	\$375.00	30-Day
Bank Statement 30 Yr Fixed - EG	6.875%	100.000%	\$0.00	30-Day
Bank Statement 30 Yr Fixed - EG	6.999%	100.250%	-\$375.00	30-Day
Bank Statement 30 Yr Fixed - EG	7.125%	100.500%	-\$750.00	30-Day
Bank Statement 30 Yr Fixed - EG	7.250%	100.750%	-\$1,125.00	30-Day
Bank Statement 30 Yr Fixed - EG	7.375%	101.000%	-\$1,500.00	30-Day
Bank Statement 30 Yr Fixed - EG	7.500%	101.250%	-\$1,875.00	30-Day
Bank Statement 30 Yr Fixed - EG	7.625%	101.500%	-\$2,250.00	30-Day

\* Indicates required field

Buttons: Previous, Discard Changes, See Rates, Select Pricing and Float Rate, Lock Now

Request Confirmation

Please confirm you are ready to submit your request with the following details:

Product Name: Bank Statement 30 Yr Fixed - EG

Loan Term: 30

Rate: 6.375%

Price: 99.000%

Discount: \$1,500.00

LO Comp Type: Borrower Paid

Waive Escrows: No

Buttons: Cancel, Confirm & Submit

LOAN ACTIONS

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

- Go to the loan actions section and click on the Disclosure Request action.

- **Input the information required\* and select Fee Itemization.**
  - 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.

Love AngelOak  
9991 WARFORD ST, Beverly Hills, CA, 90210  
1 LOVE AOMIS

Loan #: 802207190969  
Total Loan Am... \$150,000.00

Loan Type: Conventional  
Loan Purpose: Purchase

Interest Rate: 7.750%  
Loan To Value... 75.00% / 75.00%

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 Disclosure Inputs

Fee Itemization

PRICING AND COMPENSATION

Product: 24M Personal Bank Statements Rate: 6.375 %

Compensation Type: Borrower Paid BP Compensation % or \$: - Select -

Buyout UW Fee: No Price (Discount / Credit): 99,000

Credit Report Fee: - Select - Third-Party Processing Fee: - Select -

TITLE AND APPRAISAL

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

PIW: No Rent Schedule: No

Complex Property: No Waterfront: No

Rush: No Rural: No

Square Footage: Acreage:

- **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).**

Love AngelOak  
9991 WARFORD ST, Beverly Hills, CA, 90210  
1 LOVE AOMIS

Loan #: 802207190969  
Total Loan Am... \$150,000.00

Loan Type: Conventional  
Loan Purpose: Purchase

Interest Rate: 7.750%  
Loan To Value... 75.00% / 75.00%

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

Title Provider  
First American Title Company Change Provider

Fee Itemization

Add Fee

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
<b>A. Origination Charges</b>						
Broker Fees	\$3,000.00	\$0	\$3,000.00	Broker	Yes	
Origination Points (Discount Points)	\$1,500.00	\$0	\$1,500.00	Lender	Yes	
Underwriting Fees	\$1,497.00	\$0	\$1,497.00	Lender	Yes	
<b>B. Services You Cannot Shop For</b>						
Appraisal Fee (NQM)	\$725.00	\$0	\$725.00	Novo Appraisal Management Corporation	No	
Credit Report	\$30.00	\$0	\$30.00	Other	No	
<b>C. Services You Can Shop For</b>						
Title - Endorsement Fees	\$100.00	\$0	\$100.00	First American Title Company	No	
Title - Escrow Fee	\$760.00	\$760.00	\$1,520.00	First American Title Company	Yes	

- 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 WARFORD ST, Beverly Hills, CA, 90210  
I LOVE ADMS

Loan #: 802207190969  
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 (C) Title - Endorsement Fees

Total Amount \$ 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

- Select LE Preview to preview the Loan Estimate

Love AngelOak  
9991 WARFORD ST, Beverly Hills, CA, 90210  
I LOVE ADMS

Loan #: 802207190969  
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

Fee Itemization

Edit Inputs Manage Providers LE Preview

Title Provider

First American Title Company Change Provider

Fee Itemization

Add Fee

Title - Endorsement Fees Successfully Edited

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
<b>A. Origination Charges</b>						
Broker Fees	\$3,000.00	\$0	\$3,000.00	Broker	Yes	
Origination Points (Discount Points)	\$1,500.00	\$0	\$1,500.00	Lender	Yes	

- **Review each page of the LE. If you need to make edits click on Edit Inputs to return to the first page of the LE request or Fee Itemization to modify the fees.**
  - Note, you can add a deposit by clicking on Edit Inputs and scrolling to the bottom left of the screen.

Love AngelOak  
9991 WARFORD ST, Beverly Hills, CA, 90210  
I LOVE AOMIS

Loan #: 802207190969  
Total Loan Am... \$150,000.00

Loan Type: Conventional  
Loan Purpose: Purchase

Interest Rate: 7.750%  
Loan To Value... 75.00% / 75.00%

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

LE Preview

Edit Inputs Fee Itemization Request LE

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

Loan Costs	Fee	Other Costs	Fee
<b>A. Origination Charges</b>	<b>\$5,997.00</b>	<b>E. Taxes and Other Government Fees</b>	<b>\$403.00</b>
Broker Fees	\$3,000.00	Recording Fee Total	\$183.00
Origination Points (Discount Points)	\$1,500.00	State Tax/Stamps	\$220.00
Underwriting Fees	\$1,497.00		
<b>B. Services You Cannot Shop For</b>	<b>\$755.00</b>	<b>F. Prepays</b>	<b>\$1,616.74</b>
Appraisal Fee (NQM)	\$725.00	Homeowners Ins. Premium (12 mo.)	\$702.96
Credit Report	\$30.00	Prepaid Interest	\$717.12
		Property Taxes (2 mo.)	\$196.66

- **Next review the Compliance section. Then click Request LE.**
  - Note, if you are failing High Cost review the breakdown to see how much you'll need to adjust the pricing. Return to Product Pricing & Lock to select a lower cost rate option and then return to the Disclosure Request to see if you now pass.

Love AngelOak  
9991 WARFORD ST, Beverly Hills, CA, 90210  
I LOVE AOMIS

Loan #: 802207190969  
Total Loan Am... \$150,000.00

Loan Type: Conventional  
Loan Purpose: Purchase

Interest Rate: 7.750%  
Loan To Value... 75.00% / 75.00%

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

LE Preview

Edit Inputs Fee Itemization Request LE

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

Section 32 High Cost (HOEPA) PASS

Points and Fees	Pass	Higher Priced	Pass
Reg Z Total Loan Amount	\$142,525.88	Index Date	7/25/2022
Threshold	x 5%	Average Prime Offer Rate (APOR)	5.61%
Fee Limit	\$7,126.29	APOR Margin	+ 6.5%
Total Points and Fees	- \$4,497.00	Rate Limit	12.11%
Variance	\$2,629.29	Annual Percentage Rate (APR)	- 6.87%
		Variance	5.24%

Section 35 Higher Priced (HPML) PASS

Points and Fees



- **Add any notes for the Disclosure Specialist and the click Confirm Request**

Love AngelOak  
9991 WARFORD ST, BEVERLY HILLS, CA, 90210  
I LOVE ADMS

Loan #: 802207190969  
Total Loan Am... \$150,000.00

Loan Type: Conventional  
Loan Purpose: Purchase

Interest Rate: 7.750%  
Loan To Value... 75.00% / 75.00%

### Confirm Request

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

Edit Inputs Fee Itemization LE Preview **Confirm Request**

#### NOTES

Notes

Add some notes here.

#### LE Summary

Estimated Submission Date	7/21/2022	Rate	6.375 %
Product	24M Personal Bank Statements	APR	6.870 %
Total Monthly Payment	\$1,092.71	Amount Financed	\$142,525.88
Applicant	Love AngelOak	Total Loan Amount	\$150,000.00
Property	9991 WARFORD ST	Total Closing Costs	\$12,907.88
Down Payment	\$50,000.00	Estimated Cash to Close	\$59,907.88

Edit Inputs Fee Itemization LE Preview **Confirm Request**

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



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