

## **How to Request NonQM Disclosures**

• Go to www.angeloakms.com and select login

	x 🖸 🔂 🕨 🦃
Suggested Sites Imported From IE   EDS Business Intelli	angeloakintranet 🧉 Login 🧿 New Tab 👩 Credit Plus Client L. 🐞 Global Relay 🔇 AllRegs 64 - The lea
:	LOGIN QUECKQUOTE/QUECKQUAL SIGN UP FOR OUR NEWSLETTER ANGEL OAK COMPANIES CAREERS Q HOME ABOUT PROGRAMS FIND AN ACCOUNT EXECUTIVE APPLICATION PACKAGE RESOURCES & DOCUMENTS BLOG CONTACT
	The School

• 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 Wholesele Loan	
Choose Contacts	
LOAN OFFICER	
Organization Liove AOMS	
User Name GetEm Closed	
LOAN PROCESSOR	
Organization Llove AOMS -	
User Name Close Loans  Close Loans	
Cancel Next	J

• 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	<ul> <li>✓</li> <li>✓</li></ul>		Register Next
Application Date MM/ DD / YYYY	Estimated Closing Date           Image: MM / DD / YYYY         Image: Mage: Mage	Loan Documentation Type	
Closing Type Select an Option	<u> </u>		

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

FIELD ID	DESCRIPTION		
4143	Borr Trans Details Application Taken By is a required field	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 Alysse Prosnick ~
TPO CONTACTS WELCOME PIPELINE	ORDER APPRAISAL $\!$	NING V CONTACT US V PRICING ENGINE	s ~	
Alice Freddie 1000 FUn Street, Las Vegas, NV, 50066 * Test Broker		Loan #: Total Loan Am	802107165356 Loan Type: Conventional Interest \$600,000.00 Loan Purpose: Purchase Loan To	Rate: 3.000% Started Value 75.00% / 75.00% Wh 1st 🖨 🖂 🖉
Activities Workflow				
I LOAN SUMMARY		) (=)	(\$)	
	Product/Transaction Details Borrower Info	rmation Credit Informat	tion Loan & Value Summary	Go to Lock & Pricing Details
DOCUMENTS	Product / Transaction	Details		
🎄 CONDITIONS	Program Type * ①			
LOAN ACTIONS	Income Verification Type * ①	Non-QM		•
Import Additional Data	Loan Purpose * (i)	12 Months Business Bank Statements		•
Order Credit		Purchase		÷
Order DU	Occupancy Type * ①	Primary Residence		•
Order LPA Submit Loan	Property Type * 🛈	Single Family Residence		•
Resubmit / Notify	Number of Units * ①	1		•
Change of Circumstance	County * 🕡	CLARK		•
Disclosure Request Texting Notifications				
Texang (Nouncaeons				
	* Indicates required field			Discard Changes Click to Proceed

- 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.

Angel Oak		CONTACT US Alysse Prosinick ~
MORTGAGE SOLUTIONS		
PO CONTACTS WELCOME PIPELINE	ORDER APPRAISAL ~ MARKETING PORTAL ~ FORMS & TRAINING ~ CONTACT US	<ul> <li>PRICING ENGINES </li> </ul>
Alice Freddie 1000 FUn Street, Las Vegas, NV, 50086 * Test Sroker		Loan F: 802107463356 Loan Type: Conventional Interest Rate: 3.000% Started Loan Am. \$600.000.000 Loan To Value 75.00% / 75.00% / Vin 100 🔐 👼 🔀 🚨
Activities Workflow		
E LOAN SUMMARY	(1)(1)	
	Product/Transaction Details Borrower Information	Credit Information Loan & Value Summary Go to Lock & Pricing Details
_		
	Credit Information	
	creat mornation	
Seconditions	Qualifying Credit Score * ①	
LOAN ACTIONS	Housing Lates (Last 1-12M) (i) x30	×60
Import Additional Data		0
Order Credit	Housing Event Type (i) None	0
Order DU Order LPA	Bankruptcy Type (i) None	\$
Order LPA Submit Loan		
submit Loan Resubmit / Notify		
Change of Circumstance		
Disclosure Request		
Fexting Notifications		
	Provious * Indicates required field	Discard Changes Click to Proceed
	Previous Provious	Discard Changes Click to Proceed

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

Activities Workflow					
E LOAN SUMMARY	——————————————————————————————————————	( £ )	( 🗆 )	( \$ )	<u>A</u>
URLA	Product/Transaction Details	Borrower Information	Credit Information	Loan & Value Summary	Go to Lock & Pricing Details
	Other L	ock / Pricing Specification	IS		
loconditions	Loan Term	30 years			٥
LOAN ACTIONS	Waive Escr		io		
Import Additional Data	Lock Period	i () 30-Day			•
Order Credit					
Order DU Order LPA	10 Com	noncotion Dotails			
Submit Loen	LU Com	pensation Details			
Resubmit / Notify		(Love AOMS) is approved	for Lender-Paid Compensation (L	PC) of 2.75% LPC Max \$99k	
Change of Circumstance					
Texting Notifications	Compensat	tion Type * 🛈			•
Disclosure Request	Important	Reminders -B Lender Paid			
Appreisel Portal		*Once me is discusse	ea as tenaer Pa <mark>a Compensation, it CANNO</mark>	т ве спапуеа со вотожет-наса.	
	_				
	Previous * Indicates	required field			Discard Changes 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

Activities	Workflow						
E LOAN SUMMARY							
			Select your Rate / Pricing op	otion			
	G&						
DOCUMENTS			Note: the 'Compensation Type' selected above	will dictate the pricing options p	rovided below.		
			Product Name	≑ Rate	Price	Discount	Lock Period
			Froduct Name		• Plice	V Discount	V LOCK Period
LOAN ACTIONS			Bank Statement 30 Yr Fixed - EG	6.375%	99.000%	\$1,500.00	30-Day
oort Additional Data			Bank Statement 30 Yr Fixed - EG	6.500%	99.250%	\$1,125.00	30-Day
r Credit			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-Dav
			Bank Statement 50 H Pixed * EG	0.730%	99.7 20%	3575.00	50-Day
it Loen			Bank Statement 30 Yr Fixed - EG	6.875%	100.000%	\$0.00	30-Day
mit / Notify e of Circumstance			Bank Statement 30 Yr Fixed - EG	6.999%	100.250%	-\$375.00	30-Day
ge of Circumstance			Bank Statement 30 Yr Fixed - EG	7.125%	100.500%	-\$750.00	30-Day
osure Request							
el Portel			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
		Previous	* Indicates required field		Disca	rd Changes See I	Rates Select Pricing and Fl

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

Activities Workflow				
E LOAN SUMMARY		Request Confirma	tion	×
URLA	Select your Rate / Pricing o	Please confirm you are following details:	e ready to submit your request with the	
		Product Name	Bank Statement 30 Yr Fixed - EG	
	Note: the 'Compensation Type' selected above	Loan Term	30	
	Product Name	2-4-		
	Bank Statement 30 Yr Fixed - EG	Rate	6.375%	
LOAN ACTIONS	Bank Statement 30 Yr Fixed - EG	Price	99.000%	
nport Additional Data		Discount	\$1,500.00	
er Credit	Bank Statement 30 Yr Fixed - EG			
er DU er LPA	Bank Statement 30 Yr Fixed - EG	LO Comp Type	Borrower Paid	
mit Loen	Bank Statement 30 Yr Fixed - EG	Waive Escrows	No	
bmit / Notify	Bank Statement 30 Yr Fixed - EG			_
inge of Circumstance	Bank Statement 30 Yr Fixed - EG		Cancel Confirm & Subn	it
losure Request	Bank Statement 30 Yr Hked - EG			
praisel Portel	Bank Statement 30 Yr Fixed - EG	7.2509	5 100.750% <b>-\$1</b> ,1	25.00

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

• 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 991 WARFORD ST, Beverly HIIE, CA, 90210 I Love AOMS			Loan #: Totel Loa	802207190969 Loan Ty In Am \$150,000.00 Loan Pu	pe: Conventional rpose: Purchase	Interest Rete: 7.750% Loen To Velue 75.00% / 75.00%
Activities Workflow	Fee Disclosure Inp	uts				
E LOAN SUMMARY						
URLA	PRICING AND COMPENSATI	<b>2</b> 1				Fee Itemization
	PRICING AND COMPENSATI	<b>ON</b>				
	Product	24M Personal Bank Statements		Rate	6.375	96
🎄 CONDITIONS	Compensation Type *	Borrower Paid	~	BP Compensation % or \$ •	- Select -	~
LOAN ACTIONS	Buyout UW Fee 🚯 *	No	~	Price (Discount / Credit) ()	99.000	
Import Additional Data	Credit Report Fee *	- Select -	~	Third-Party Processing Fee *	- Select -	~
Order Credit						
Order DU Order LPA	TITLE AND APPRAISAL					
Submit Loen				ר		
Resubmit / Notify	Choose a Title Provider 🚯 *	Default to National Provider	~	Broker Affiliated Escrow Co.	No	~
Change of Circumstance	PIW	No	~	Rent Schedule	No	~
Texting Notifications Disclosure Request						
Appraisal Portel	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, Beveny Hills, CA, 90210 I Love AOMS				en ≢: tel Loan Am	802207190969 Loan Type: Conventional \$150,000.00 Loan Purpose: Purchase		st Rate: 7.750% To Value 75.00% / 75
Activities Workflow	Fee Itemization						
E LOAN SUMMARY							
I URLA					Edit Inputs Manage Pr	oviders	LE Preview
	Title Provider						
le conditions	First American Title Company Chang	ge Provider					
age CONDITIONS							
LOAN ACTIONS	Fee Itemization						Add Fee
Import Additional Data	Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
Order Credit	A. Origination Charges						
Order DU	Broker Fees	\$3,000.00	SO	\$3,000.00	Broker	Yes	
Order LPA	Origination Points (Discount Points)	\$1,500.00	SO	\$1,500.00	Lender	Yes	ø
Submit Loen	Underwriting Fees	\$1,497.00	\$0	\$1,497.00	Lender	Yes	
Resubmit / Notify	B. Services You Cannot Shop For						
Change of Circumstance	Appraisal Fee (NQM)	\$725.00	\$0	\$725.00	Novo Appraisal Management Corporation	No	
Texting Notifications	Appraisal ree (NQM)	\$725.00	30	\$725.00	Novo Appraisal Management Corporation	NO	
Disclosure Request Appraisal Portal	Credit Report	\$30.00	SO	\$30.00	Other	No	🖉 💌
A design of the second s	C. Services You Can Shop For						
	Title - Endorsement Fees	\$100.00	SO	\$100.00	First American Title Company	No	1 ×
	Title - Escrow Fee	\$760.00	\$760.00	\$1,520.00	First American Title Company	Yes	1 ×

• 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, Beveny Hills, CA, 90210 1 Love AOMS		Loan #:         802207190969         Loan Type:         Conventional         Interest Rate:         7.750%           Total Loan Am         \$150,000.00         Loan Purpose:         Purchase         Loan To Value         75.00% / 75.00						
Activities Workflow	Fee Itemization							
E LOAN SUMMARY								
		Edit Inputs Manage Providers LE Preview						
	Edit Fee	Cancel Save Fee						
🎄 CONDITIONS								
	Title - Endorsement Fees must be between 1 and 2000. PLEASE	NOTE: By editing this fee, SSPL title provider info must be entered manually.						
LOAN ACTIONS	(LE/CD) Fee Name	Total Amount						
Import Additional Data	(C) Title - Endorsement Fees	\$ 100.00						
Order Credit	Buyer Amount	Seller Amount						
Order DU								
Order LPA	\$ 100.00	\$ 0						
Submit Loen	Provider Category	Service Provider						
Resubmit / Notify	Title / Escrow / Attorney	First American Title Company (42220 10th Street West, Suite 1						
Change of Circumstance								
Texting Notifications	Paid By	Paid To						
Disclosure Request	Borrower	Other						
Appraisel Portel	Paid At	APR Fee						
	Closing	No						
		Cancel Save Fee						

## • Select LE Preview to preview the Loan Estimate

Love AngelOak 9991 WARFORD ST, BE I LOVE AOMS						en #: itel Loen Am	802207190969 \$150,000.00	Loan Type: Loan Purpose:	Conventional Purchase	Interest Loan To	Rete: 7.750% Value 75.00% / 75
Activities	Workflow	Fe	e Itemization								
E LOAN SUMMA	RY										15.0
							Edi	t Inputs	Manage Prov	lders	LE Preview
	CING &										
			Title Provider								
			First American Title Company Ch	ange Provider							
LOAN ACTIONS			Fee Itemization								Add Fee
Import Additional Dat	a		Title - Endorsement Fees Successfully	/ Edited							
Order Credit			Fee	Borrower	Seller	Total	1	Paid To / Provider		APR	EDIT / DELETE
Order DU			A. Origination Charges								
Order LPA			Broker Fees	\$3,000.00	\$0	\$3,000.00		Broker		Yes	
Submit Loen			Origination Points (Discount Points)	\$1,500.00	\$0	\$1,500.00		Lender		Yes	
Resubmit / Notify			ongination round (biscount round)	\$1,500.00	30	\$1,500.00		cender			

- 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, Beveny Hills, CA, 90210 1 Love AOMS		Loan # Total L		iterest Rate: 7.750% oan To Value 75.00% / 75.00%
Activities Workflow	LE Preview			
I URLA			Edit Inputs Fee Itemizatio	n Request LE
	LE Page 1 LE Page 2 LE Page 3	Service Providers Com	pliance	
	Loan Costs	Fee	Other Costs	Fee
& CONDITIONS	A. Origination Charges	\$5,997.00	E. Taxes and Other Government Fees	\$403.00
LOAN ACTIONS	Broker Fees	\$3,000.00	Recording Fee Total	\$183.00
Import Additional Data	Origination Points (Discount Points)	\$1,500.00	State Tax/Stamps	\$220.00
Order Credit	Underwriting Fees	\$1,497.00		
Order DU			F. Prepaids	\$1,616.74
Order LPA	B. Services You Cannot Shop For	\$755.00	Homeowners Ins. Premium (12 mo.)	\$702.96
Submit Loen Resubmit / Notify	Appraisal Fee (NQM)	\$725.00	Prepaid Interest	\$717.12
Change of Circumstance				
Texting Notifications	Credit Report	\$30.00	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, I Love AOMS	10210		Loen #: Totel Loen .		rest Rate: 7.750% n To Value 75.00% / 75.00%
Activities Worl	low	LE Preview			
E LOAN SUMMARY					
URLA				Edit Inputs Fee Itemization	Request LE
		LE Page 1 LE Page 2 LE Page 3	Service Providers Complia	nce	
			<u> </u>		
Se CONDITIONS		Section 32 High Cost (HOEPA)			PASS 🔨
LOAN ACTIONS		Points and Fees	Pass	Higher Priced	Pass
Import Additional Data		Reg Z Total Loan Amount	\$142,525.88	Index Date	7/25/2022
Order Credit		Threshold	x 5%	Average Prime Offer Rate (APOR)	5.6196
Order DU		Fee Limit	\$7,126.29	APOR Margin	+ 6.5%
Order LPA		Total Points and Fees	- \$4,497.00	Rate Limit	12.11%
Submit Loen		Iotal Points and Pees	- 54,457.00	Nate Clinic	12.1170
Resubmit / Notify		Variance	\$2,629.29	Annual Percentage Rate (APR)	- 6.87%
Change of Circumstance				Variance	5.24%
Texting Notifications					
Disclosure Request					
Appraisel Portal		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 I Love AOMS	y Hills, CA, 90210				oen #: otel Loen Am	8022071 \$150,000		Conventional Purchase	Interest Rete: Loan To Value	7.750% 75.00% / 75.00%	
Activities	Workflow		Confirm Request								
					E dia la		For Investmentary	LE De sie	<b>C</b> • • •		
URLA					Edit Inp	puts	Fee Itemization	LE Preview	Confirm	n Request	
	3&	-	NOTES								
			Notes								
Sonditions			Add some notes here.								
LOAN ACTIONS		l								10	
Import Additional Data			LE Summary								
Order Credit			Estimated Submission Date	7/21/2022		Rate		)	6.375 %		
Order DU Order LPA			Product	24M Personal Bank Statements		APR			5.870 %		
Submit Loen											
Resubmit / Notify			Total Monthly Payment \$1,092.71		Amo		Financed		\$142,525.88		
Change of Circumstance			Applicant Love AngelOak		Total Loan Amount				\$150,000.00		
Texting Notifications			Property	9991 WARFORD ST		Total Clos	sing Costs		\$12,907.88		
Disclosure Request Appreisel Portel			Down Payment	\$50,000.00	Estimated Cash to Close			\$59,907.88			
Additional Louise											
					Edit Inc	nute	Fee Itemization	LE Preview	Confirm	n Pequest	
					Edit Inp	puts	ree itemization	LE Preview	Confirm	n 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.



© 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 applications 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.