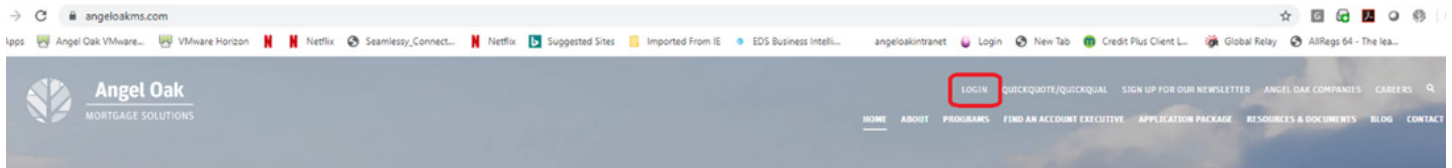




## How to Request Non-QM Disclosures

- 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.

1003 / Loan Information

Select Borrower Pair: (H) Heady Test Happy/Lady [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	
Lien Position	First	Prepayment Penalty	
Loan Type	Conventional	MI Coverage	%
Lender Case Number	80160909789	MI 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]

- 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 MARKETING PORTAL FORMS & TRAINING CONTACT US PRICING ENGINES

Alice Freddie  
1000 PULP STREET, LAK VADAK, NV, 50060  
\*Taxi Broker

Loan # 80210765356 Total Loan Am... \$600,000.00 Loan Type Conventional Loan Purpose Purchase Interest Rate 3.000% Loan To Value... 75.00% / 75.00% Started With [Icons]

Activities Workflow

- LOAN SUMMARY
- URLA
- PRODUCT PRICING & LOCK**
- DOCUMENTS
- CONDITIONS
- LOAN ACTIONS

Product / Transaction Details

Program Type *	Non-QM
Income Verification Type *	12 Months Business Bank Statements
Loan Purpose *	Purchase
Occupancy Type *	Primary Residence
Property Type *	Single Family Residence
Number of Units *	1
County *	CLARK

\* 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 MORTGAGE SOLUTIONS**

CONTACT US Alysse Prosnick

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

Alice Freddie  
1000 Flin Street, Las Vegas, NV, 89068  
\*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: Wh 1st

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  
Disclosure Request  
Texting Notifications

Product/Transaction Details Borrower Information **Credit Information** Loan & Value Summary Go to Lock & Pricing Details

### Credit Information

Qualifying Credit Score \*

Housing Lates (Last 1-12M) x30  x60

Housing Event Type

Bankruptcy Type

Previous \* Indicates required field Discard Changes Click to Proceed

- **Select either Borrower Paid or Lender Paid for your compensation option and then select search**

**Angel Oak MORTGAGE SOLUTIONS**

CONTACT US Alysse Prosnick

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

Alice Freddie  
1000 Flin Street, Las Vegas, NV, 89068  
\*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: Wh 1st

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  
Disclosure Request  
Texting Notifications

Product/Transaction Details Borrower Information Credit Information **Loan & Value Summary** Go to Lock & Pricing Details

### Other Lock / Pricing Specifications

Loan Term

Interest Only  Yes  No

Waive Escrows  Yes  No

### LO Compensation Details

\* Test Broker is approved for Lender-Paid Compensation (LPC) of 0.000

Compensation Type \*

Important Reminders  
\*Borrower Paid Compensation must not exceed 3% of the proposed loan amount.  
\*Once file is disclosed as Lender Paid Compensation, it CANNOT be changed to Borrower-Paid.

Previous \* Indicates required field Discard Changes **Search** Request Lock

- Select the pricing option your borrower would like to proceed with and then request lock

**Angel Oak MORTGAGE SOLUTIONS**

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

Alice Freddie  
1000 Puh Street, Las Vegas, NV, 89008  
\*Test Broker

Loan #: 802407165356  
Total Loan Am... \$600,000.00  
Loan Type: Conventional  
Loan Purpose: Purchase  
Interest Rate: 3.000%  
Loan To Value... 75.00% / 75.00%

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	3.000%	98.250%	\$10,500.00	60
Bank Statement 30 Yr Fixed - EG	3.125%	98.500%	\$9,000.00	60
Bank Statement 30 Yr Fixed - EG	3.250%	98.750%	\$7,500.00	60
Bank Statement 30 Yr Fixed - EG	3.375%	99.000%	\$6,000.00	60
Bank Statement 30 Yr Fixed - EG	3.500%	99.250%	\$4,500.00	60
Bank Statement 30 Yr Fixed - EG	3.625%	99.500%	\$3,000.00	60
Bank Statement 30 Yr Fixed - EG	3.750%	99.750%	\$1,500.00	60
Bank Statement 30 Yr Fixed - EG	3.875%	100.000%	\$0.00	60
Bank Statement 30 Yr Fixed - EG	3.999%	100.250%	-\$1,500.00	60
Bank Statement 30 Yr Fixed - EG	4.125%	100.500%	-\$3,000.00	60
Bank Statement 30 Yr Fixed - EG	4.250%	100.750%	-\$4,500.00	60

Previous Discard Changes Search Request Lock

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

**Angel Oak MORTGAGE SOLUTIONS**

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

Alice Freddie  
1000 Puh Street, Las Vegas, NV, 89008  
\*Test Broker

Loan #: 802407165356  
Total Loan Am... \$600,000.00  
Loan Type: Conventional  
Loan Purpose: Purchase  
Interest Rate: 3.000%  
Loan To Value... 75.00% / 75.00%

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

**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: 3.625%

Price: 99.500%

Discount: \$3,000.00

LO Comp Type: Borrower Paid

Waive Escrows: No

Cancel Confirm & Submit

Previous Discard Changes Search Request Lock

- Go to the loan actions section and click on the request disclosures action.

**CONDITIONS**

**LOAN ACTIONS**

Import Additional Data

Order Credit

Order LPA

Request Disclosures

- **Input the information required \* and select Next.**

- Note, one of the questions asks if you'd like to review the LE prior to disclosures being issued. If so, you may make edits and approve the LE prior to issuance. If no, the Disclosure Specialist may add or adjust fees or other 1003 information prior to issuing disclosures.

- **Enter all applicable loan fees and select next. Note, this information will be used to generate the Loan Estimate (LE).**

- **Add the contact information and select submit. Note, this information will be used to begin the settlement agent approval process.**

- **One of our Disclosure Specialists will reach out to you with the next steps for the loan.**



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