

How to Request NonQM Disclosures

• Go to www.angeloakms.com and select login

→ C 🔒 angeloakms.com		x 🖬 🔂 🖬 🗢 🦚
lpps 🛃 Angel Oak VMware 😽 VMware Horizon 🗎 🛔 Netflix 📀 Seamle	.sy_Connect 🗎 Netflix 📘 Suggested Sites 📒 Imported From IE 🔹 EDS Business Intelli.	L. angeloakintranet 🧯 Login 🤣 New Tab 👩 Credit Plus Client L. 🐞 Global Relay 🔇 AllRegs 64 - The Iea
Angel Oak		LOGIN CUICKQUOTE/QUICKQUAL SIGN UP FOR OUR NEWSLETTER ANGEL DAK COMMANIES CAREERS Q Home About programs find an account exclutive application package resources a documents reog contact

• 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	Llove AOMS	•
User Name	GetEm Closed	•
LOAN PROCESSOR		
Organization	Hove AOMS	-
User Name	Close Loans Close Loans	
		Cancel 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	 ✓ ✓		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 ~ CONTACT US ~ PRICING ENGINE	s ~	
Alice Freddie 1000 FUIn 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	ion Loan & Value Summary	Go to Lock & Pricing Details
	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 * (/)	Primary Residence		•
Order LPA	Property Type * 🛈	Single Family Residence		•
Resubmit / Notify	Number of Units * ①	1		•
Change of Circumstance	County * 🕡	CLARK		•
Disclosure Request				
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 Prosnick ~
MORTGAGE SOLUTIONS					
O CONTACTS WELCOME PIPELINE	ORDER APPRAISAL V MARKETING PORTAL V FORMS & TRAIL	IING ~ CONTACT US ~	PRICING ENGINES \sim		
Alice Freddie 1000 FUn Street, Las Vegas, NV, 50066 "Test Broker			Loan #: 802107165356 Total Loan Am \$600,000.00	Loan Type: Conventional Interest Rate: Loan Purpose: Purchase Loan To Value.	3.000% Started 75.00% / 75.00% Wh 1st ⊆ ⊠ ≗
Activities Workflow					
E LOAN SUMMARY	(1)(1))		(\$)	
	Product/Transaction Details Borrower Info	rmation	Credit Information	Loan & Value Summary	Go to Lock & Pricing Details
A PRODUCT PRICING &					
	Credit Information				
loconditions	Qualifying Credit Score * ①				
LOAN ACTIONS	Housing Lates (Last 1-12M) 🕧	×30		x60	
Import Arkititional Data		0		0	
Order Credit	Housing Event Type (i)	Aleee			
Order DU		None			-
Order LPA	Bankruptcy Type ④	None			\$
Submit Loan					
Resubmit / Notify					
Change of Circumstance					
Disclosure Request					
Texting Notifications					
	Previous * Indicates required field				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	
	Product/Transaction Details Borrower Information Credit Information Loan & Value Summary Go to Lock & Pricing Details
	Other Lock / Pricing Specifications
🎄 CONDITIONS	Loan Term ① 30 years •
LOAN ACTIONS	Waive Escrows ① O Yes No
Import Additional Data	Lock Period ① 30-Day •
Order Credit	
Order DU	
Order LPA	LO Compensation Details
Submit Loen	(Love AOMS) is approved for Lender-Paid Compensation (LPC) of (2.75% LPC Max 599k)
Resubmit / Notify	
Change of Circumstance	
Texting Notifications	Compensation type 🕖 🔹
Disclosure Request	Important Reminders 18 Borrowser Paid
Appreisel Portel	«Спесетаеть изсложения с и сотреточного, с сотреточного, с сличного се спландее на волгожеточнос
	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						
	(
URLA		S	elect your Rate / Pricing opti	on			
	/G &						
			Note: the 'Compensation Type' selected above wil	l dictate the pricing options (provided below.		
			Product Name	¢ Rate	Price	Discount	Lock Period
AN ACTIONS			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
Additional Data			Bank Statement 30 Yr Fixed - EG	6.625%	99.500%	\$750.00	30-Day
			Bank Statement 30 Vr Eiverl - EG	6 750%	00 750%	\$375.00	30-Dav
			bank statement so in Pixed * EG	0.750%	55.730%	3373.00	50-0ay
it Loen			Bank Statement 30 Yr Fixed - EG	6.875%	100.000%	\$0.00	30-Day
mit / Notify			Bank Statement 30 Yr Fixed - EG	6.999%	100.250%	-\$375.00	30-Day
ng Notifications			Bank Statement 30 Yr Fixed - EG	7.125%	100.500%	-\$750.00	30-Day
losure Request			Pank Statement 20 Vr Eived - EG	7.250%	100 750%	-\$1 125.00	20-0-20
aisel Portel			bank statement so in Pixed * EG	7.230%	100.730%	-31,125.00	50-0ay
			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	ord Changes See	Rates Select Pricing and Float

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

Activities	Workflow
	ARY
	ICING &
COARTACTIONS	
Import Additional Da	ita)
Order DU	
Order LPA	
Resubmit / Notify	
Change of Circumste	ance
Texting Notifications	
Appreisel Portel	

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, Beveny Hills, CA, 90210 1 Love AOMS			Loan #: Total Loa	802207190969 Loan Typ n Am \$150,000.00 Loan Pur	e: Conventional Interes pose: Purchase Loan T	st Rate: 7.750% fo Value 75.00% / 75.00%
Activities Workflow	Fee Disclosure Inpu	uts				
E LOAN SUMMARY					ſ	
	PRICING AND COMPENSATIO	ON				Fee Itemization
	Product	24M Personal Bank Statements		Rate	6.375	96
lo 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 LPA	TITLE AND APPRAISAL					
Submit Loen		2		1		
Resubmit / Notify	Choose a Title Provider 🕚 *	Default to National Provider	~	Broker Affiliated Escrow Co.	No	~
Change of Circumstance	PIW	Contra Co		Rent Schedule	No.	
Texting Notifications		NO	*	Nette Seriesone	NO	*
Disclosure Request	Complex Property	No	~	Waterfront	No	~
Appreisel Portel				0		
	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, Beve I Love AOMS	erly Hills, CA, 90210				1	Loen #: Total Loen Am	802207190969 Loan Type: \$150,000.00 Loan Purpose:	Conventional Intere Purchase Loan	st Rete: To Value	7.750% 75.00% / 7
Activities	Workflow	Fee Ite	mization							
E LOAN SUMMAR	r									
							Edit Inputs	Janage Providers	LE	Preview
	\G &									
DOCUMENTS		Title	Provider							
		First A	merican Title Company	Change Provider						
LOAN ACTIONS		Fee	Itemization						Add	i Fee
Import Additional Data			Fee	Borrowe	r Seller	Total	Paid To / Provider	APR	EDIT /	DELETE
Order Credit		A. Or	igination Charges							
Order DU		B	roker Fees	\$3,000.0	00 SO	\$3,000.00	Broker	Yes		
Order LPA		c	Origination Points (Discount Po	bints) \$1,500.0	0 SO	\$1,500.00	Lender	Yes		
Submit Loen Resubmit / Notify		L	Inderwriting Fees	\$1,497.0	00 SO	\$1,497.00	Lender	Yes		
Change of Circumstance	ø	B. Se	rvices You Cannot Shop For							
Texting Notifications		A	ppraisal Fee (NQM)	\$725.0	0 SO	\$725.00	Novo Appraisal Management Co	prporation No		
Disclosure Request		c	redit Report	\$30.0	0 \$0	\$30.00	Other	No		Image: A start of the start
Appreisel Portel		C. Se	rvices You Can Shop For							
		т	itle - Endorsement Fees	\$100.0	00 SO	\$100.00	First American Title Comp	any No		×
		т	itle - Escrow Fee	\$760.0	\$760.00	\$1,520.00	First American Title Comp	any 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 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.							
Activities Workflow	Fee Itemization								
E LOAN SUMMARY									
		Edit Inputs Manage Providers LE Preview							
	Edit Fee	Cancel Save Fee							
lo 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	Ruver Amount	Seller Amount							
Order DU									
Order LPA	\$ 100.00	2 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							
Appreisel Portel	Paid At	APR Fee							
	Closing	No							
		Cancel Save Fee							

• Select LE Preview to preview the Loan Estimate

Love AngelOak 9991 WARFORD ST, Beverly Hills, CA, 90210 I Love AOMS			Lo To	en #: tel Loen Am	802207190969 Loan \$150,000.00 Loan	1 Type: (1 Purpose: F	Conventional Purchase	Interest Re Loan To Ve	e: 7.750% lue 75.00% / 75.00%
Activities Workflow	Fee Itemization								
E LOAN SUMMARY					Edit lunud		Manage Dravi	(IE Dunieur
URLA					East input	ts N	vianage Provid	ders	LE Preview
	Title Provider								
- or conditions	First American Title Company Chang	e Provider							
LOAN ACTIONS	Fee Itemization								Add Fee
Import Additional Data	Title - Endorsement Fees Successfully Edi	ited							
Order Credit	Fee	Borrower	Seller	Total	Paid To /	/ Provider		APR E	DIT / DELETE
Order DU	A. Origination Charges								
Order LPA	Broker Fees	\$3,000.00	\$0	\$3,000.00	Bro	oker		Yes	
Submit Loen	Origination Points (Discount Points)	\$1 500.00	50	\$1 500.00	ler	nder		Yes	1
Resubmit / Notify	ongination romo (Discourt romo)	1,00000		21,000,00					

- 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 1 Love AOMS		Loan #: Total Loan Am	802207190969 Loan Type: Conventional Interest Rt \$150,000.00 Loan Purpose: Purchase Loan To V	ite: 7.750% alue 75.00% / 75.00%
Activities Workflow	LE Preview			
E LOAN SUMMARY				
URLA			Edit inputs Fee itemization	Kequest LE
	LE Page 1 LE Page 2 LE Page 3	Service Providers Compliance		
	Loan Costs	Fee	Other Costs	Fee
	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 Submit Loen	B. Services You Cannot Shop For	\$755.00	Homeowners Ins. Premium (12 mo.)	\$702.96
Resubmit / Notify	Appraisal Fee (NQM)	\$725.00	Prepaid Interest	\$717.12
Change of Circumstance	Credit Report	\$30.00	Property Taxes (2 mo.)	\$196.66
Texting Notifications				

- 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, Beveny Hills, CA, 90210 1 Love ADMS		Loan #: Total Loan A	802207190969 Loan Type: Conventional Am \$150,000.00 Loan Purpose: Purchase	Interest Rate: 7.750% Loan To Value 75.00% / 75.00%
Activities Workflow	LE Preview			
E LOAN SUMMARY			Edit Innute Eco Itomizat	an Request I E
I URLA				
	LE Page 1 LE Page 2 LE Page 3 Service Providers	s Complian	nce	
	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 596	Average Prime Offer Rate (APOR)	5.61%
Order DU	Fee Limit	\$7,126.29	APOR Margin	+ 6.5%
Order LPA Submit Loan	Total Points and Fees	- \$4,497.00	Rate Limit	12.11%
Resubmit / Notify	Variance	\$2.629.29	Annual Percentage Rate (APR)	- 6.87%
Change of Circumstance			Variance	5.24%
Texting Notifications				
Discosure request	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, Bevi I Love AOMS	erly Hills, CA, 90210		ł	.oen #: Fotel Loen Am	80220719 \$150,000	00969 Loan Type: .00 Loan Purpose	Conventional Purchase	Interest Rete: Loan To Value	7.750% 75.00% / 75.00%
Activities	Workflow	Confirm Request							
E LOAN SUMMAR					. 10				
		NOTEC		Edit Inp	puts	Fee Itemization	LE Preview	Confin	m Request
	NG &	NOTES							
		Notes							
loconditions		Add some notes here.							
LOAN ACTIONS									10
Import Additional Data		LE Summary							
Order Credit		Estimated Submission Date	7/21/2022		Rate			5.375 %	
Order DU Order LPA		Deadust	24M Desconal Pank Statement		ADP			070 %	
Submit Loan		Pidduct	24Wi Personai barik Statements	•	AFN			2010 28	
Resubmit / Notify		Total Monthly Payment	\$1,092.71		Amount Financed		\$142,525.88		
Change of Circumstance		Applicant	Love AngelOak		Total Loan Amount		\$150,000.00		
Texting Notifications		Property	9991 WARFORD ST		Total Closi	ing Costs	3	12,907.88	
Disclosure Request		Down Paumant	\$50,000,00	Estimated Cash to Close		\$50 907 88			
Appresel Portel		bomin oynen	200,000,00		caunateu	Cuart to Crose			
				Edit Inp	puts	Fee Itemization	LE Preview	Confin	m 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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