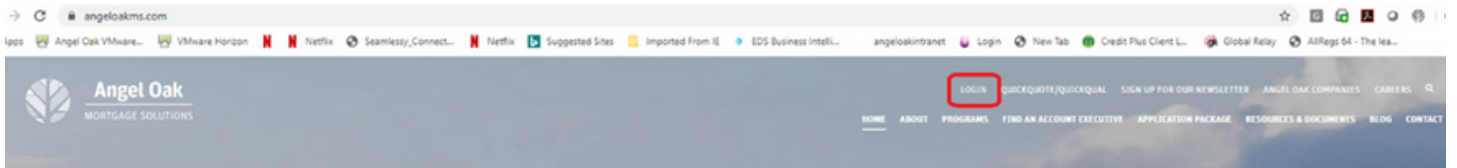


How to Request Non-QM Disclosures

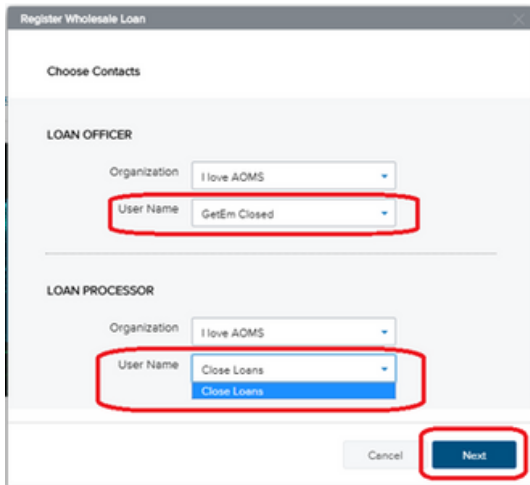
- Go to www.angeloakms.com and select login



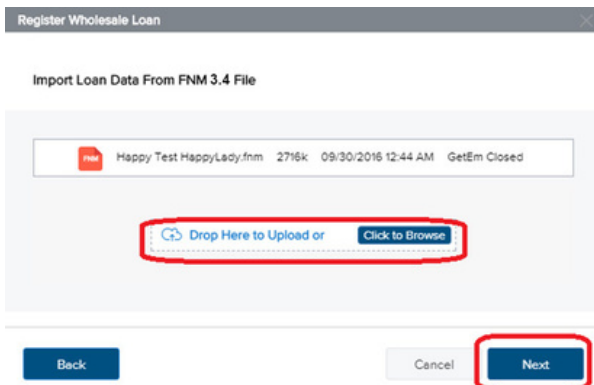
- Login to the Angel Oak TPO Connect Portal and select the add new loan link



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



- 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 Alysse Prosnick

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

Alice Freddie 1000 Pch Street, Las Vegas, NV, 89008
*Taxi Driver

Loan #: 8029765356 Loan Type: Conventional Total Loan Am.: \$600,000.00 Loan Purpose: Purchase Interest Rate: 3.000% Loan To Value: 75.00% / 75.00% Started: Win 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

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.

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 Fox Street, Las Vegas, NV, 89009
*Test Enter

Loan #: 8024071653256 Loan Type: Conventional Interest Rate: 3.000%
Total Loan Am.: \$660,000.00 Loan Purpose: Purchase Loan To Value: 75.00% / 75.00%

Started With Edit

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

0 0

Housing Event Type

Bankruptcy Type

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**

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 Fox Street, Las Vegas, NV, 89009
*Test Enter

Loan #: 8024071653256 Loan Type: Conventional Interest Rate: 3.000%
Total Loan Am.: \$660,000.00 Loan Purpose: Purchase Loan To Value: 75.00% / 75.00%

Started With Edit

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

Waive Escrows Yes No

Lock Period

LO Compensation Details

1 Love ADMS is approved for Lender-Paid Compensation (LPC) of 2.75% LPC: Max \$99k

Compensation Type *

Important Reminders

24 Lender Paid
Borrower Paid
*Once you've selected a Lender Paid Compensation, it cannot be changed to Borrower Paid.

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

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: 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

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

Activities Workflow

Loan Summary

URLA

Product Pricing/Lock/COC

Request Disclosures

Documents

ESIGN

Conditions

- 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).**

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 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
Loan Type: Conventional 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

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.

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%

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.

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%

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
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%

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 i * - Select -
Florida Conflict of Interest i * - Select -

- Once the transaction specific information has saved Click to Proceed

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 ✔ 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
Loan Type: Conventional Loan Purpose: Purchase
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 Type: Purchase
Interest Rate: 7.249%
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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