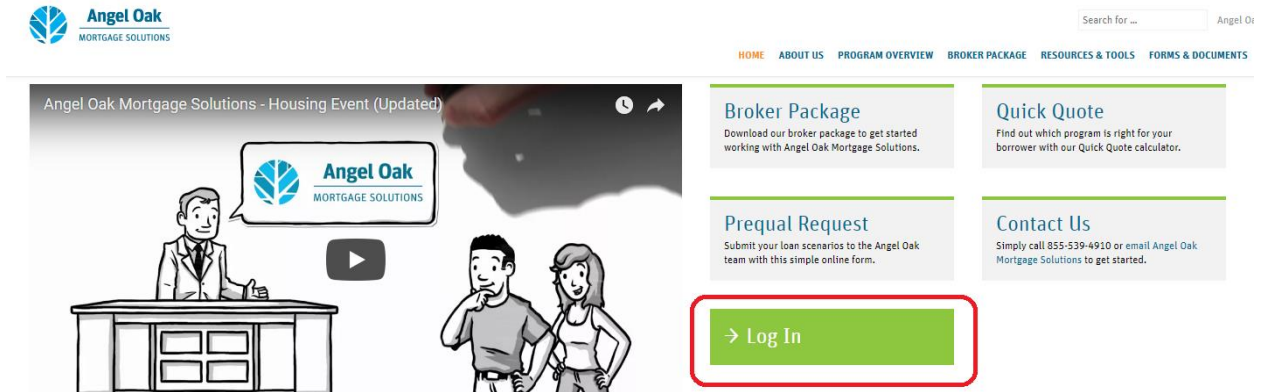




How to Request Disclosures

- 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. Then click Next.

- Upload your 3.2 file and click next



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- 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
(f) Happy Test HappyLady 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	801609097189	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

- Go to the Loan Actions section and click on the Disclosures action. Correct any warnings on the loan then click the Ready to Disclose button.

Warning

You are unable to perform this action because of the following reasons:
Subject Property County is not specified

Disclosures

Ready to Disclose

Disclosure Status	Ready to Disclose Date	Completed By
Application Date 09/07/2017	-	-

Borrower Information

Select Borrower Pair
(f) Happy Test HappyLady

Borrower	Co-Borrower
Borrower First Name Happy	Co-Borrower First Name
Borrower Middle Name	Co-Borrower Middle Name
Borrower Last Name Test HappyLady Suffix	Co-Borrower Last Name Suffix
Cell Phone Number	Cell Phone Number

- Confirm you wish to request disclosures by clicking Continue.

By clicking "Ready to Disclose", you are indicating that the loan data necessary to disclose has been provided.

Cancel Continue



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- The Loan Officer and Loan Processor will receive an email containing a link to enter fees associated with the loan. Click on the link in the email.

Thank you for requesting disclosures for loan # 801709102475, Happy Test HappyLady.

Please click this link: <https://aofmsfees.teraverde.com> to input fee information.

Loan Number: 801709102475
 Borrower: Happy Test HappyLady
 Subject Property State: GA
 Broker: I love AOMS
 Loan Officer: GetEm Closed
 Processor: Close Loans

- Input the required information to enter the fee request screen and input all fees associated with the loan including your compensation selection, vendor fees and title fees. Then click Submit.



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Enter the fee description and all fees associated with the loan.

Please note: Angel Oak requires a \$1,497 Underwriting/Commitment fee which will be added to the disc

FEE DESCRIPTION	FEE AMOUNT (in dollars)		
Compensation Type	<input checked="" type="radio"/> Lender Paid <input type="radio"/> Borrower Paid <small>(amount set quarterly) (maximum 2.75%)</small>		
Borrower Paid Fee Percentage	<input type="text"/>	%	
Processing Fee	<input type="text"/>		
Appraisal Fee	<input type="text"/>		
Credit Report Fee	<input type="text"/>		<input checked="" type="radio"/> Update
Closing/Settlement/Escrow Fee	<input type="text"/>		<input type="radio"/> Overwrite

- One of our Compliance Analysts will reach out to you with the next steps for the loan.