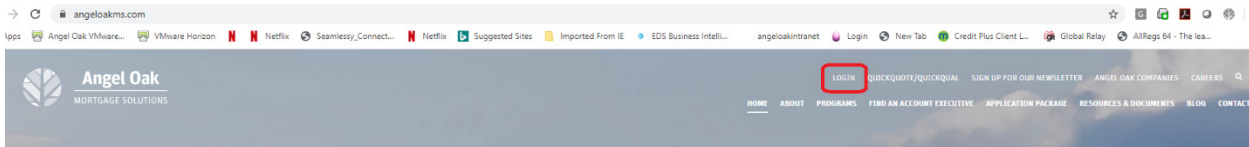




How to Request Disclosures

- Go to www.angeloakms.com and select login



- Log in 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

- **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.**

LOAN SUMMARY

1003

Loan Info

Borrower Info

Employer History

Income & Expenses

Assets & Liabilities

Transaction Details

Declarations & Gov Monitoring

Comments

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

FEES

LOAN ACTIONS

Import Additional Data

Order / Reissue Credit

Order DU

1003 / Loan Information

Select Borrower Pair

(f) Happy Test HappyLedy

Edit

Register

N

☐ 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

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 Order Credit action.**

LOAN ACTIONS

Import Additional Data

Order Credit

Order LPA

- **Select your Credit Provider, New or Reissue, Input your login credentials for the credit provider and then Order Credit.**

Order Credit

Select Borrower Pair

(f) Alice Freddie

Choose Provider

Credit Provider

Credit Plus (DU: 17, LPA: 17)

Request Type

Individual

Report Type

Tri-Merge

Credit Bureaus

☒ Experian
 ☒ Equifax
 ☒ Trans Union

☒ New Credit Order
 ☐ Reissue Credit

Reference Number

Provider Details

User Name

prosnick

Password

Save Login Information

☒

Borrower Information

Borrower

Alice Alyse Freddie

Present Address

9991 Warford St.

Date of Birth

08/23/1983

Davison, IA

50066


SSN

*** -- -008

Edit Info

Order Credit

- If errors are found correct the error and retry your order.

 **Errors Found**


Invalid or missing borrower SSN

Order Credit

Select Borrower Pair

(1) Alice Freddie

- Credit will take a few moments to be processed

 Processing your credit order for Alice Alysse Freddie.

- Next, click to Import Liabilities and View Credit Report

Last Order

Borrower	Order Details
Alice Alysse Freddie	Credit Plus
Order Date	Requested By
4/20/2020 12:00 PM	Awesome AccountExec

[View Credit Report](#) [Import Liabilities](#)

- Next, complete the Loan Action to Order LPA

LOAN ACTIONS

[Import Additional Data](#)

[Order Credit](#)

[Order LPA](#)

[Disclosures](#)

- **Select your property type and then Order LPA Underwriting**

Order Loan Product Advisor

LPA Order

Request Type

New

Processing Point

Application/Processing

Property Type

Single Family Detached

Appraisal Form Type

Select One

Appraisal Method

Select One

(f) Alice Freddie

Import Liabilities

View Credit Report

Last Credit Ordered

Credit Provider

Credit Plus

Reference Number

53518757


Date Ordered

04-20-2020 09:10:13 AM

Order LPA Underwriting


- **Your LPA Feedback Certificate will then display on the screen. In order to proceed you must receive “Eligible” in the Purchase Eligibility section and “Accept” in the Risk Class.**

Acceptable:

 Loan Product Advisor Full Feedback Certificate


Evaluation Summary

PURCHASE ELIGIBILITY


 ELIGIBLE

ASSET R&W* RELIEF

RISK CLASS


 ACCEPT

Unacceptable


 Loan Product Advisor Full Feedback Certificate

Evaluation Summary


PURCHASE ELIGIBILITY

 ELIGIBLE

ASSET R&W* RELIEF


 NOT ELIGIBLE


RISK CLASS


 CAUTION


- **Copies of the Credit Report and LPA can be downloaded from the Documents section.**


Alice Freddie
9991 WARFORD ST, Dawson, IA, 50066
I Love AOMS








 **LOAN SUMMARY**

 1003

 **PRODUCT PRICING & LOCK**

 **DOCUMENTS**

 **CONDITIONS**

▼ UNDERWRITING			
	MergedCredit	24	04/20/2020 12:20 PM AccountExec, Awesome
	DocCheckList	13	04/20/2020 12:20 PM AccountExec, Awesome
	HomeValueExplorer	5	04/20/2020 12:20 PM AccountExec, Awesome
	FullFeedback	48	04/20/2020 12:20 PM AccountExec, Awesome

- **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.**

LOAN SUMMARY

1003

Loan Info

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PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

FEE

LOAN ACTIONS

Import Additional Data

Order / Reissue Credit

Disclosures

Warning

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

Ready to Disclose

Disclosures

Disclosure Status

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

Borrower Information

Select Borrower Pair

(1) Happy Test HappyLady

Borrower

Borrower First Name

Happy

Borrower Middle Name

Borrower Last Name

Test HappyLady

Suffix

Cell Phone Number

Co-Borrower

Co-Borrower First Name

Co-Borrower Middle Name

Co-Borrower Last Name

Suffix

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](#)

- **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 # 802004130705, Alice Freddie.

Please click this link <https://fees.angeloak.ms> to input fee information.

Loan Number: 802004130705

Borrower: Alice Freddie

Continued on next page.

- **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.**

Please enter all fees associated with this loan.

Pricing Option

Select a Compensation Type ☐ Lender Paid ☐ Borrower Paid
(Amount set quarterly) (Maximum of 3.00%)

Borrower Paid Fee %

* Your selection will affect the interest rate provided to your customer.
Please refer to current your prequalification for pricing options.

Loan Fees

Fee Description	Fee Amount (in \$.)
Internal Processing Fee	<input type="text"/>
3rd Party Processing Fee	<input type="text"/>
Appraisal Fee	465.00
Credit Report Fee	40.00
Closing/Settlement/Escrow Fee	500.00
Lender's Title Insurance	1200.00
Owner's Title Insurance	750.00
Endorsement Fee	35.00

- **Note, one of the questions on the fee sheet 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.**

Initial Loan Estimate Approval
Required?

Important Note: Angel Oak will

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



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