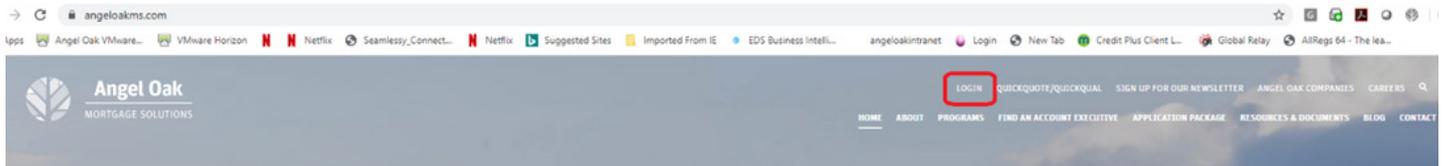


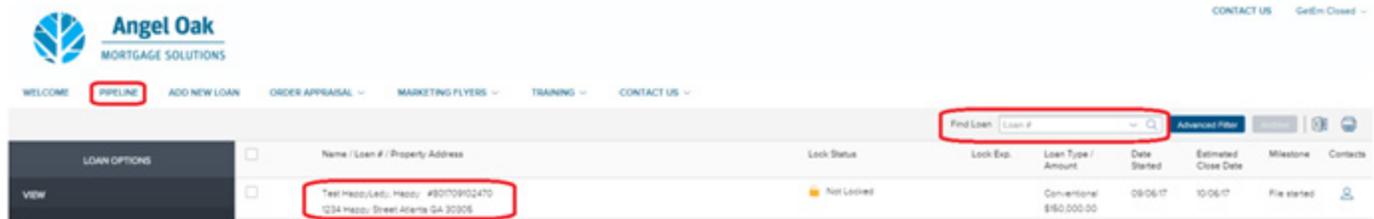


How to Request A Lock

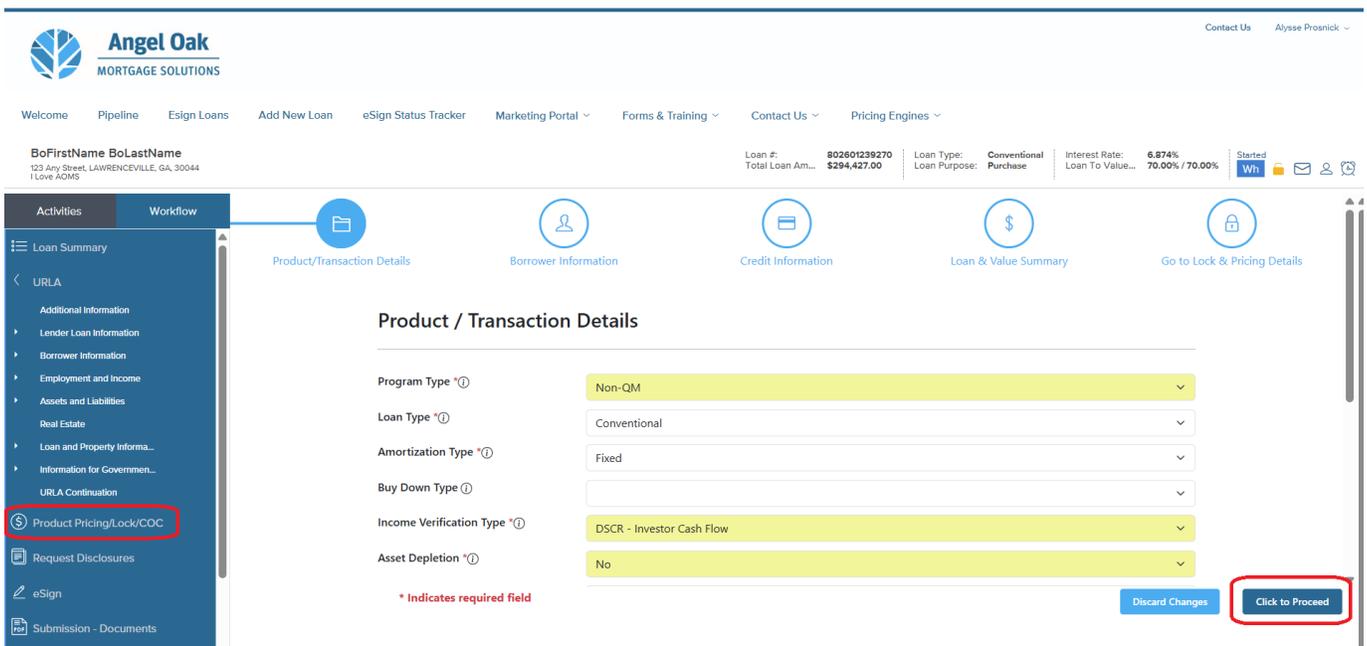
- Go to www.angeloakms.com and select login



- Login to the Angel Oak TPO Connect Portal and select the Pipeline link. You can use the Find Loan tool to locate your loan and double click on the borrower name to enter the loan file.



- Go to the Product, Pricing and Lock section of the loan and input all required fields then 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

BoFirstName BoLastName
123 Any Street, LAWRENCEVILLE, GA, 30044
I Love AOMS

Loan #: 802601239270
Total Loan Am...: \$294,427.00
Loan Type: Conventional Purchase
Interest Rate: 6.874%
Loan To Value...: 70.00% / 70.00%

Credit Information

Qualifying Credit Score * 777

12 mos Mtg/Rent History

Housing Lates (Last 1-12M) x30 x60
0 0

Housing Event Type None

Bankruptcy Type None

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 See Rates**

Angel Oak MORTGAGE SOLUTIONS

BoFirstName BoLastName
123 Any Street, LAWRENCEVILLE, GA, 30044
I Love AOMS

Loan #: 802601239270
Total Loan Am...: \$294,427.00
Loan Type: Conventional Purchase
Interest Rate: 6.874%
Loan To Value...: 70.00% / 70.00%

LO Compensation Details

Loan Term 30 years

Interest Only Yes No

Waive Escrows Yes No

Lock Period 30-Day

Prepay Penalty Term 5 Years

Prepay Penalty Buyout Increase to 5 year PPP - Rate incentive

Compensation Type * Borrower Paid

Important Reminders * Borrower Paid Compensation must not exceed 3% of the proposed loan amount.
* Indicates required field

Previous Discard Changes **See Rates**

- Select the pricing option your borrower would like to proceed with and then Lock Now

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

Product Name ↑	Rate ↑	Margin ↑	Price ↑	Discount ↑	Lock Period ↑
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.124%	N/A	100.500%	-\$1,472.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.249%	N/A	101.125%	-\$3,312.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.374%	N/A	101.625%	-\$4,784.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.499%	N/A	102.250%	-\$6,625.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.624%	N/A	102.750%	-\$8,097.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.749%	N/A	103.000%	-\$8,833.00	30-Day

Ineligible Products

* Indicates required field

Previous Discard Changes See Rates Select Pricing and Float Rate Lock Now

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

Angel Oak MORTGAGE SOLUTIONS

Loan #: 802601239270 Total Loan Am...: \$294,427.00 Loan Type: Conventional Purchase Interest Rate: 6.874% Loan To Value...: 70.00% / 70.00%

Product Name ↑ Rate ↑ Margin ↑ Price ↑ Discount ↑ Lock Period ↑

Investor Cash Flow DSCR 30 Yr Fixed - EG	6.124%	N/A	100.500%	-\$1,472.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.249%	N/A	101.125%	-\$3,312.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.374%	N/A	101.625%	-\$4,784.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.499%	N/A	102.250%	-\$6,625.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.624%	N/A	102.750%	-\$8,097.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.749%	N/A	103.000%	-\$8,833.00	30-Day

Ineligible Products

* Indicates required field

Request Confirmation

Please confirm you are ready to submit your request with the following details:

Product Name: Investor Cash Flow DSCR 30 Yr Fixed - EG

Loan Term: 30

Rate: 6.124%

Margin: N/A

Price: 100.500%

Discount: -\$1,472.00

LO Comp Type: Borrower Paid

Waive Escrows: No

Cancel Confirm & Submit



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