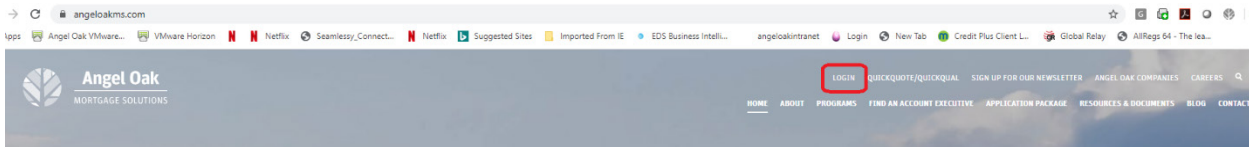


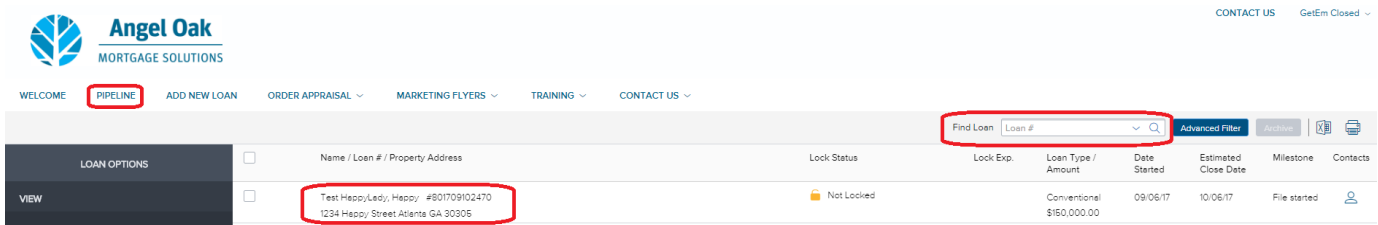


How to Submit Your Loan Conditions

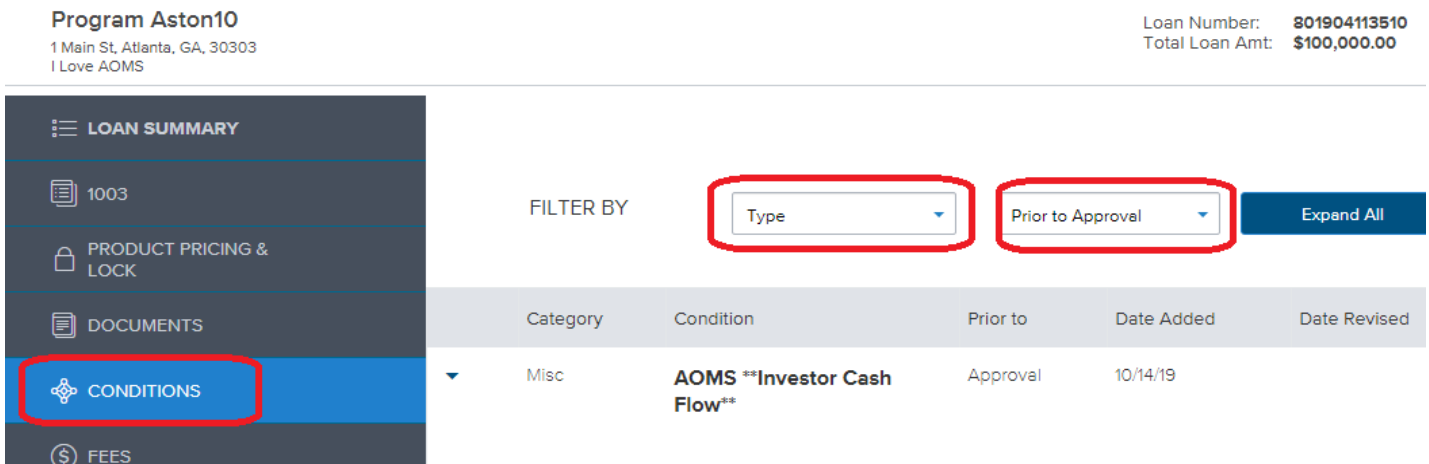
- Go to www.angeloakms.com and select login



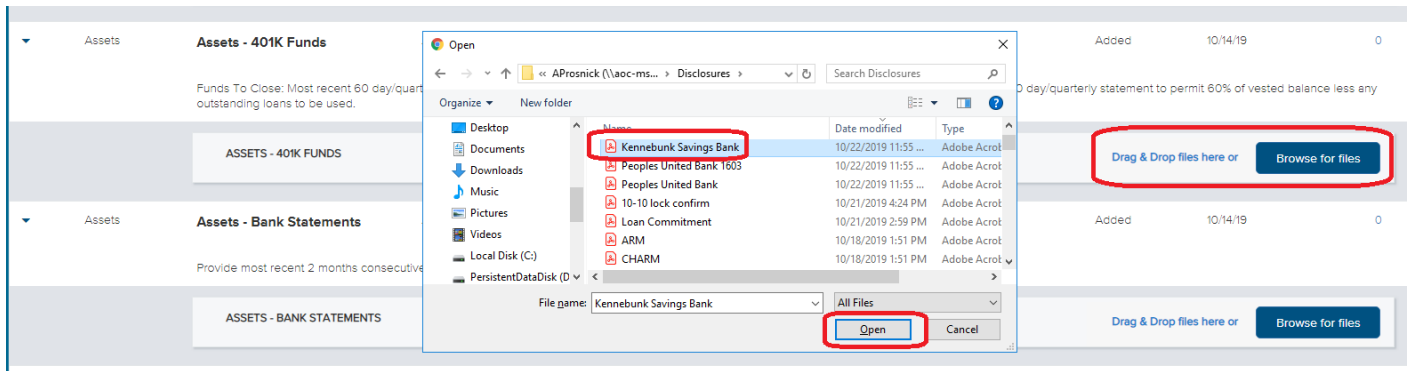
- Select the Pipeline link then use the Find Loan tool to locate your loan. Double click on the borrower name to enter the loan file.



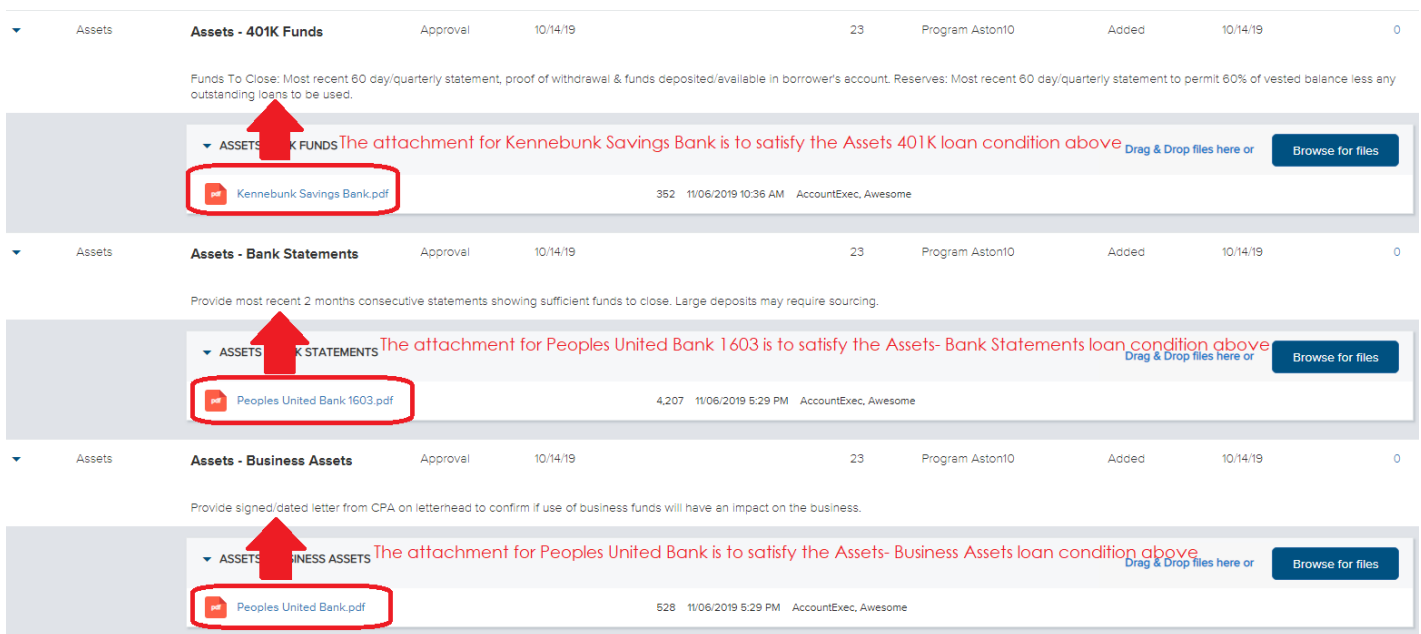
- Go to the Conditions section and apply filters for “Type” and “Prior to Approval” in order to view the UW Conditions on your loan file.



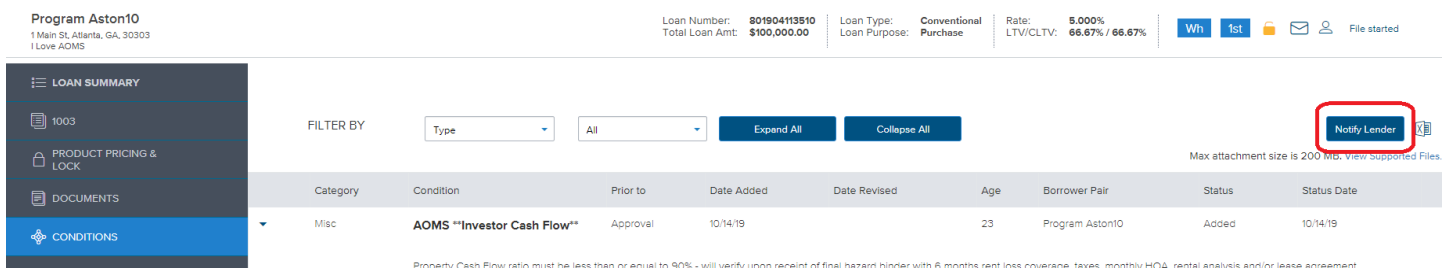
- Click on Browse for files or Drag & Drop the correct document to each appropriate condition.



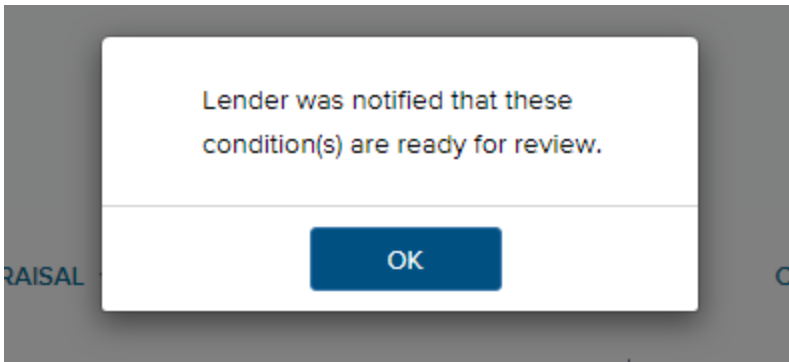
- The Underwriter will review the item uploaded at each condition to determine if the document satisfies the condition. Angel Oak will not review bulk uploads. A minimum of 50% of the conditions must be provided in order for the Underwriter to review the loan.



- Confirm you are ready for the Underwriting team to review the loan by clicking on the Notify Lender button at the top of the screen.



- **You will then receive a notification that your loan was successfully sent to the Underwriting team for review.**



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