

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.

Angel Oak						CONTACT	T US GetEr	n Closed 🗸
WELCOME PIPELINE ADD NEW LOAN	ORDER APPRAISAL \sim - MARKETING FLYERS \sim - TRAINING \sim - Contact US \sim		Find Loan Loan a		v a l	Advanced Filter		
			Find Coan Loan a	,		Advanced Filter	Archive	
LOAN OPTIONS	Name / Loan # / Property Address	Lock Status	Lock Exp.	Loan Type / Amount	Date Started	Estimated Close Date	Milestone	Contacts
VIEW	Test HappyLedy, Happy #801709102470 1234 Happy Street Atlants GA 30305	Not Locked		Conventional \$150,000.00	09/06/17	10/06/17	File started	2

• 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.

•	Assets	Assets - 401K Funds	💿 Open		Added 10/14/19			
				osnick (\\aoc-ms > Disclosures > 🛛 🗸 🖑	Search Disclosures	م		
		Funds To Close: Most recent 60 day/quart outstanding loans to be used.	Organize 🔻 New folder		833 ·	- 🔳 🕜	D day/quarterly statement to permit 60% of vested	1 balance less an
			E Desktop	A Mama	Date modified	Туре ^		
	ASSETS - 401K FUNDS	🔮 Documents	Kennebunk Savings Bank	10/22/2019 11:55	Adobe Acrob	Drag & Drop files here or	Browse for files	
			🕹 Downloads	Peoples United Bank 1603	10/22/2019 11:55	Adobe Acrob		Diag & Diop files field of
			h Music	Peoples United Bank	10/22/2019 11:55	Adobe Acrob		
 Assets 		Assets - Bank Statements	Pictures	10-10 lock confirm	10/21/2019 4:24 PM	Adobe Acrot		
	Assets		Videos	🔒 Loan Commitment	10/21/2019 2:59 PM	Adobe Acrob	Added 10/14/19	
			ARM	10/18/2019 1:51 PM				
		Provide most recent 2 months consecutive	👝 Local Disk (C:)	A CHARM	10/18/2019 1:51 PM	Adobe Acrot 🗸	<i>.</i>	
			🛖 PersistentDataDisk (D	v <		>		
			File <u>n</u> ar	me: Kennebunk Savings Bank 🗸 🗸	All Files	~		
		ASSETS - BANK STATEMENTS			<u>O</u> pen	Cancel	Drag & Drop files here or	Browse for files

• 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.

•	Assets	Assets - 401K Funds	Approval	10/14/19	23	Program Aston10	Added	10/14/19	0
		Funds To Close: Most recent 60 day/qu outstanding loans to be used.	uarterly statement, pro	oof of withdrawai & funds deposited/available in borrow	er's account. R	eserves: Most recent 60 day/quart	erly statement to peri	nit 60% of vested bala	ance less any
			achment for Ke	ennebunk Savings Bank is to satisfy th	ne Assets 4	401K loan condition ab	OV€ Drag & Drop file	s here or Brow	se for files
		Kennebunk Savings Bank.pdf		352 11/06/2019 10:36 AM Acco	untExec, Aweson	ne			
•	Assets	Assets - Bank Statements	Approval	10/14/19	23	Program Aston10	Added	10/14/19	0
		Provide most recent 2 months consecu	tive statements show	ing sufficient funds to close. Large deposits may requir	e sourcing.				
			e attachment	for Peoples United Bank 1603 is to sa	tisfy the As	ssets- Bank Statements	loan condition Drag & Drop file	s here or Brown	se for files
		Peoples United Bank 1603.pdf]	4,207 11/06/2019 5:29 PM Acc	ountExec, Aweso	me			
•	Assets	Assets - Business Assets	Approval	10/14/19	23	Program Aston10	Added	10/14/19	0
		Provide signed/dated letter from CPA o	n letterhead to confir	m if use of business funds will have an impact on the b	usiness.				
			attachment f	or Peoples United Bank is to satisfy th	e Assets- B	usiness Assets loan con	idition above Drag & Drop file	s here or Brow	se for files
		Peoples United Bank.pdf		528 11/06/2019 5:29 PM Accou	intExec, Awesom	e			

• 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.

Program Aston10 1 Main St. Atlanta, GA, 30303 1 Love AOMS				Number: 801904113510 .oan Amt: \$100,000.00	Loan Type: Convention Loan Purpose: Purchase		e: 5.000% //CLTV: 66.67% / 66.67%	Wh 1st 🔒	File started
E LOAN SUMMARY									
1003	FILTER BY	Type -	11	 Expand All 	Collapse All				Notify Lender
COCK								Max attachment siz	e is 200 MB. View Supported Files.
	Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date
loconditions	Misc	AOMS **Investor Cash Flow**	Approval	10/14/19		23	Program Aston10	Added	10/14/19
		Property Cash Flow ratio must be less	than or equal to 90%	- will verify upon receint o	f final hazard hinder with 6 mon	the rent loss	coverage taxes monthly HOA	rental analysis and/or la	ase arreement

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





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