

## **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 MORTGAGE SOLUTIONS									CONTACT	T US GetEr	m Closed ~			
WELCOME	PIPELINE	ADD NEW LOAM	ORDER A	Appraisal ~	MARKETING FLYERS $ \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! \! $	Training $\sim$	CONTACT US $\sim$			Find Loan Loan	5		utwanced Filter	Anatom	in =
υ	OAN OPTIONS			Name / Loan # /	/ Property Address				Lock Status	Lock Exp.	Loan Type / Amount	Date Started	Estimated Close Date	Milestone	Contacts
VIEW				Test HeppyLedy 1234 Heppy Stre	y, Heppy #801709102470 eet Atlanta GA 30305	)			e 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 0
		Funds To Close: Most recent 60 dev/quart	← → × ↑ 📙 « APro	Search Disclosures	م	D dev/quarterly statement to permit 60% of vester i balance less any	
		outstanding loans to be used.	Organize 🔻 New folder	[EE •	• 🔳 🔞	o day qualterry statement to permit outs or vested balance less any	
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		ASSETS - 401K FUNDS	🗄 Documents	A Kennebunk Savings Bank	10/22/2019 11:55	Adobe Acrob	
			Downloads	Peoples United Bank 1603	10/22/2019 11:55	Adobe Acrob	Browse for files
			h Music	Peoples United Bank	10/22/2019 11:55	Adobe Acrob	
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•	Assets	Assets - Bank Statements	Fictures	🔒 Loan Commitment	10/21/2019 2:59 PM	Adobe Acrob	Added 10/14/19 0
			Videos	ARM	10/18/2019 1:51 PM	Adobe Acrob	
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		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.	arterly statement, pro	of of withdrawal & funds deposited/available in borrow	er's account. R	eserves: Most recent 60 day/quart	erly statement to perr	nit 60% of vested balan	ice less any
			chment for Ke	ennebunk Savings Bank is to satisfy th	ne Assets 4	01K loan condition abo	OV€ Drag & Drop file	s here or Browse	for files
		Kennebunk Savings Bank.pdf		352 11/06/2019 10:36 AM Acco	untExec, Awesom	e			
•	Assets	Assets - Bank Statements	Approval	10/14/19	23	Program Aston10	Added	10/14/19	0
		Provide most recent 2 months consecu	tive statements showi	ng sufficient funds to close. Large deposits may require	e sourcing.				
			e attachment i	ior Peoples United Bank 1603 is to sat	isfy the As	sets- Bank Statements I	loan condition Drag & Drop file	above s here or Browse	for files
		Peoples United Bank 1603.pdf	)	4,207 11/06/2019 5:29 PM Acco	ountExec, Awesor	ne			
•	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	n if use of business funds will have an impact on the bu	isiness.				
		✓ ASSETS INESS ASSETS THE	attachment fo	or Peoples United Bank is to satisfy the	e Assets- B	usiness Assets Ioan con	dition above Drag & Drop file	s here or Browse	for files
		Peoples United Bank.pdf		528 11/06/2019 5:29 PM Accou	ntExec, Awesom				

• 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 I Love AOMS				Loan f Total I	Number: 801904113510 Loan Amt: \$100,000.00	Loan Type: Convent Loan Purpose: Purchase	onal Rat	e: 5.000% //CLTV: 66.67% / 66.67%	Wh 1st 🔒	Pile started
E LOAN SUMMARY										
圖 1003		FILTER BY	Type •	II	<ul> <li>Expand All</li> </ul>	Collapse All				Notify Lender
									Max attachment si	ze is 200 MB. View Supported Files.
		Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date
	•	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 receipt o	of final hazard binder with 6 mo	the rent loss	coverage taxes monthly HOA	rental analysis and/or	lease anreement

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





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