



1 PRE-QUAL

- After receiving 1003, request a pre-qualification through our website at <https://angeloakms.com/prequalification-request>
- Your Account Executive will respond within 24 hours with pre-qualification information.

2 REGISTER LOAN & COMPLETE FEE SHEET

- Within 2 days of receiving the 1003 information, upload your file into our portal at https://2884351510.encompassstoconnect.com/#/content/home_54910 and register loan.
- Complete the Disclosures Loan Action by clicking the Ready to Disclose button.
- Enter all loan fees into the Fee Sheet page on the portal at <https://fees.angeloak.ms>.
- The Compliance department will review the initial file to ensure fees are in line.
- The Compliance Analyst will issue a Loan Estimate (LE) to the broker for review and indicate a date/time by which the broker must respond if any changes are needed.
- The Compliance Analyst will send disclosures electronically to the borrower and copy the broker.

ORDER APPRAISAL

- ### 3
- You can order the appraisal on or after the date the borrower executes the Intent to Proceed document that was included in the initial disclosure package.
 - Order your appraisal through an AOMS approved AMC using the credentials provided. Click here for list of AMCs: <https://angeloakms.com/approved-amcs>

SUBMIT LOAN

- ### 4
- Have your borrower sign all disclosures and collect required submission documents (as indicated on the Loan Submission Form).
 - Upload all documents into our portal in the Loan Actions submit loan section.
 - The Compliance department will review your submission to make sure all required documents are in the file. If documents are needed, you will receive an email from the Compliance Analyst with details of the missing documents and the file will be submitted upon a review of the provided documents.
 - **IMPORTANT:**
 - Loan Officer **MUST** wet sign the 1003.
 - If loan is being submitted under LPC you **MUST INCLUDE** an Anti-Steering Disclosure.

SUBMIT CONDITIONS

- ### 5
- The file will come out of underwriting with an underwriting decision which will be emailed to you.
 - Contact your AOMS account manager with any questions regarding the listed conditions.
 - Upload and re-submit conditions into our portal to meet the underwriting requirements.
 - **IMPORTANT:**
 - A minimum of 50% of conditions must be submitted in order to be reviewed.

CLOSING

- ### 6
- The completed appraisal will be delivered by the approved AMC to AOMS, the borrower, and the broker.
 - Your borrower will sign the Remaining Income Certification document to ensure compliance with ATR.
 - The Closing department will issue a Closing Disclosure (CD) to the borrower upon receipt of income, final appraised value, HOI, title/tax info and settlement fees.
 - After all underwriting conditions have been received, a clear to close (CTC) will be issued and the closing will take place at least 3 days after the receipt of the CD.