Angel Oak
MORTGAGE SOLUTIONS

DATE	

Broker Loan Submission Form

Those fields marked by an * are mandatory fields, and must be completed prior to submission.

Please note that the persons listed below will be used as primary contacts during the loan process.

BRANCH INFORMATION		
LOAN OFFICER*	PHONE*	EMAIL*
PROCESSOR*	PHONE*	EMAIL*
ADDITIONAL CONTACT	PHONE	EMAIL

BORROWER INFORMATION	
BORROWER NAME	CO-BORROWER NAME

LOAN INFORMATION

Transaction Type

- ❑ Purchase
- ❑ Refinance
  - ❑ Cash Out
  - ❑ Rate/Term

Product Type

- ❑ Investor Cash Flow
- ❑ Personal Bank Statement
- ❑ Full Documentation
- ❑ Business Bank Statement
- ❑ Qualified Mortgage (Correspondent only)

Occupancy

- ❑ Owner-Occupied
- ❑ Second Home
- ❑ Investment – NOO

LOAN SUBMISSION DOCUMENTS

DOCS IN BOLD RED BELOW MUST BE PRESENT UNDER REQUIRED AND THE LOAN PROGRAM IN ORDER FOR THE LOAN TO BE SUBMITTED TO UNDERWRITING

Items Required on ALL Loans:

- ❑ **12 month Residential Pay History (Cancelled checks. Mortgage on credit acceptable)**
- ❑ **1003 issued by Angel Oak Signed by LO**
- ❑ **Executed Disclosures (if eSigned through AOMS we will upload for you)**
- ❑ **Anti-Steering Disclosure (if on lender paid option and if eSigned through AOMS we will upload for you)**
- ❑ **Credit Report**
- ❑ **Identification (SSN & Photo ID)**
- ❑ **Sales Contract (for purchase)**
- ❑ Wet Signed Application Documents (if applicable by state)
- ❑ Earnest Money Deposit (if applicable)
- ❑ Appraisal
- ❑ Title, CPL, E&O, Taxes & Prelim CD
- ❑ Assets
- ❑ SSI, Pension Award letter (if applicable)
- ❑ Closing Confirmation form and Invoices
- ❑ Homeowners Insurance or Master HOI & HO6 if Condo
- ❑ Condo Questionnaire (if applicable)
- ❑ LOX (if applicable)

Portfolio Select / Platinum Jumbo:

- ❑ **Paystubs (Most recent 30 days)**
- ❑ **Tax Returns (Most recent 2 years)**
- ❑ **W-2s/ 1099s (Most recent 2 years)**

Bank Statement (Business or Personal):

- ❑ **Business or Personal: Business percentage ownership letter from a 3rd party CPA/Tax preparer**
- ❑ **Business or Personal: Business expense ratio letter from a 3rd party CPA/Tax preparer (refer to AE notes on prequal if required)**

Investor Cash Flow:

- ❑ Borrower Certification of Investment Purpose Disclosure

1099:

- ❑ **Most recent 1 or 2 years 1099's**
- ❑ **YTD earnings statement**

BROKER COMMENTS/NOTES TO UNDERWRITING

Mortgagee Clause: Angel Oak Mortgage Solutions LLC | ISAOA, ATIMA | 980 Hammond Drive, Suite 850 | Atlanta, GA 30328

EQUAL HOUSING OPPORTUNITY