Non-Delegated Correspondent Loan Submission Form

Angel Oak MORTGAGE SOLUTIONS

DATE	

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	Product Type		Occupancy
☐ Purchase	☐ Portfolio Select	☐ Personal Bank Statement	☐ Owner-Occupied
☐ Refinance	☐ Investor Cash Flow	☐ Business Bank Statement	☐ Second Home
☐ Cash Out	☐ Platinum	☐ ITIN Mortgage Loan	☐ Investment – NOO
☐ Rate/Term	☐ Foreign National		

LOAN SUBMISSION DOCUMENTS

Docs in bold MUST be present and accurate for the loan to move to Underwriting.

Items Required on ALL Loans:

□ **Initial Loan Disclosures including 1003 and state specific disclosures:**

- □ eConsent (if docs were eSigned)
- □ 1003 *signature required*
- □ Loan Estimate
- □ Settlement Service List of Providers
- □ Intent to Proceed *signature required*
- □ Borrower Certification & Auth. *signature required*
- □ USA Patriot Act Disclosure
- □ Credit Score Disclosure
- □ Notice of Right to Copy of Appraisal
- □ Mtg. Fraud is Investigated by the FBI
- □ Fair Credit Reporting Act
- □ Hazard Insurance Authorization, Requirements & Disclosure (except in CA & CT which require state specific)
- □ Privacy Policy
- □ Notice of Furnishing Negative Info.
- □ Federal Equal Credit Opportunity Act Notice
- □ Home Loan Toolkit (if purchase)
- □ Consumer Handbook on Adjustable Rate Mortgages- CHARM (if ARM)
- □ **State Specific Disclosures***signature may be required if required to make selection*

□ Re-Disclosures including **locked Loan Estimate**
□ Credit Report
□ LOX (if applicable)
□ Identification (SSN & Photo ID)
□ **Sales Contract** (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)

Please Note: Mortgagee information should be in the name of the Correspondent.

Platinum, Portfolio Select:

□ Paystubs (most recent 30 days)
□ Tax Returns (2 years)
□ W-2's/1099s (2 years)
□ 4506 Record of Account Results

Bank Statement:

□ 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