



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 <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Cash Out <input type="checkbox"/> Rate/Term	Product Type <input type="checkbox"/> Non-Prime <input type="checkbox"/> Recent Housing Event <input type="checkbox"/> Portfolio Select <input type="checkbox"/> Investor Cash Flow	<input type="checkbox"/> Foreign National <input type="checkbox"/> Bank Statement <input type="checkbox"/> Business Bank Statement <input type="checkbox"/> Qualified Mortgage (Correspondent only)
		Occupancy <input type="checkbox"/> Owner-Occupied <input type="checkbox"/> Second Home <input type="checkbox"/> Investment – NOO

LOAN SUBMISSION DOCUMENTS

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

Items Required on ALL Loans:

- 1003 issued by Angel Oak Signed by LO**
- Anti-Steering Disclosure provided by broker (if on lender paid option)**
- Wet Signed Application Documents (SSA89, Right to Receive Appraisal)
- Executed Disclosures** (if eSigned through AOMS we will upload for you)
- Credit Report
- LOX (if applicable)
- Identification (SSN & Photo ID)
- Sales Contract** (if applicable)
- 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)

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

Portfolio Select & Non-Prime Products:

- Paystubs (most recent 30 days)
- Tax Returns (2 years)
- W-2's/1099s (2 years)

Bank Statement Products:

- Most Recent 12 or 24 Months Bank Statements (depending on product) Note: all account holders must be on loan**
- Expense Ratio Letter (expense ratio letter signed and dated by 3rd party tax preparer for Business Program)**
- Income Analysis Worksheet

Foreign National Products:

- Foreign National Borrower Contact Form
- Visa & Passport
- Three Credit Reference Letters
- Letter from employer verifying employment and wages (for wage earners)
- CPA or Accountant letter reflecting annual gross income for 2 years including YTD

Investor Cash Flow Products:

- Borrower Certification of Investment Purpose Disclosure

BROKER COMMENTS/NOTES TO UNDERWRITING

