

**ANGEL OAK MORTGAGE SOLUTIONS
NON-DELEGATED CORRESPONDENT APPLICATION SUBMISSION CHECKLIST**

The below documents are requested to begin the review process for Non-Delegated Correspondent approval. As you follow the steps for Application Submission in the Comergence system, you will receive prompts to upload some or all listed documents and complete the system generated questionnaire.

<input type="checkbox"/>	Non-Delegated Correspondent Application Package completed and signed.
<input type="checkbox"/>	Non-Delegated Correspondent Loan Purchase and Sale Agreement completed and signed.
<input type="checkbox"/>	Two most recent investor scorecards.
<input type="checkbox"/>	Articles of Incorporation/Organization or Operating Agreement.
<input type="checkbox"/>	Company Resolution or Certificate of Authorization identifying those authorized to sign for and obligate the company.
<input type="checkbox"/>	A resume for each principal owner, majority stockholder (persons with 10% or more ownership interest) and key staff members whose experience and knowledge is relied upon to run daily operations of your loan business.
<input type="checkbox"/>	A current Organizational Chart.
<input type="checkbox"/>	A statement covering the status of any lawsuit settled or finalized with current or future monetary obligations and a status of any open legal actions.
<input type="checkbox"/>	P&L and Balance Sheet from the most recent quarter of the current calendar year, certified by a Principal or CFO, and audited financials covering recent two-year period.
<input type="checkbox"/>	Errors & Omissions and Fidelity Bond Insurance (policy or declaration page) evidencing active coverage with the name, address and telephone number of the issuing insurance company and agent.
<input type="checkbox"/>	Appraiser Independence Requirements Policy currently in place.
<input type="checkbox"/>	Quality Control Plan currently in place.
<input type="checkbox"/>	BSA-AML Training Certification
<input type="checkbox"/>	A certification from at least one warehouse line referencing their Non QM sub limits and overlays.
<input type="checkbox"/>	Wiring Instructions for loan purchase on your letterhead.
<input type="checkbox"/>	User Access Request Form listing all individuals who should have access to AOMS systems to submit loans. Include all requested information.
<input type="checkbox"/>	W-9 Request for Taxpayer ID Number and Certification Form completed and signed.
<input type="checkbox"/>	D.B.A. filing and/or fictitious business name statement for other trade names listed on the company's NMLS record.