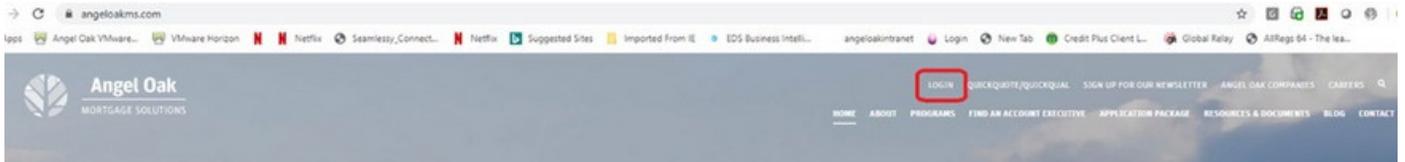


How to Request Non-QM Disclosures

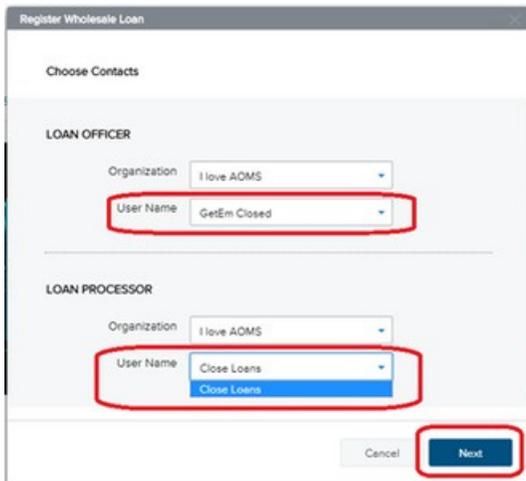
- Go to www.angeloakms.com and select login



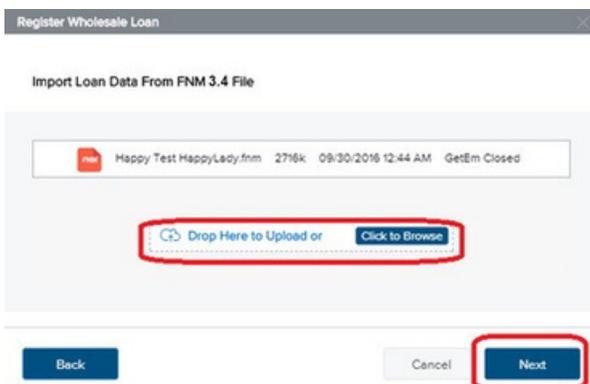
- Login to the Angel Oak TPO Connect Portal and select the add new loan link



- Select the LO and Processor who will be the main contacts for the file and select next



- Upload your 3.4 file and select next



- Enter the loan application date (which must be within two business days of the date you request disclosures). Enter the estimated closing date then click the register button.

- If any required fields are missing, you'll be prompted to enter the information and will then select save.

- Go to the Product, Pricing and Lock section of the loan and input all required fields then click to proceed.

- **Navigate through each section of the wizard completing all required fields.**
 - Note the Qualifying Credit score can be found on your QuickQual. It is very important this mirrors the QuickQual for accurate pricing.

Angel Oak MORTGAGE SOLUTIONS

Loan #: 802601239270 | Total Loan Am.: \$294,427.00 | Loan Type: Conventional Purchase | Interest Rate: 6.974% | Loan To Value: 70.00% / 70.00%

Credit Information

Qualifying Credit Score * 777

12 mos Mtg/Rent History

Housing Lates (Last 1-12M) x30 x60

Housing Event Type

Bankruptcy Type

Previous * Indicates required field Discard Changes **Click to Proceed**

- **Select your lock period and either Borrower Paid or Lender Paid for your compensation option and then select See Rates**

Angel Oak MORTGAGE SOLUTIONS

Loan #: 802601239270 | Total Loan Am.: \$294,427.00 | Loan Type: Conventional Purchase | Interest Rate: 6.974% | Loan To Value: 70.00% / 70.00%

LO Compensation Details

Loan Term 30 years

Interest Only Yes No

Waive Escrows Yes No

Lock Period 30-Day

Prepay Penalty Term 5 Years

Prepay Penalty Buyout Increase to 5 year PPP - Rate incentive

Compensation Type Borrower Paid

Important Reminders * Indicates required field * Borrower Paid Compensation must not exceed 3% of the proposed loan amount.

Previous Discard Changes **See Rates**

- Select the pricing option your borrower would like to proceed with and then you may Lock Now or Float the Rate if you want unlocked disclosures

Activities Workflow

Loan Summary

URLA

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Informa...

Information for Governmen...

URLA Continuation

Product Pricing/Lock/COC

Request Disclosures

eSign

Submission - Documents

Note:
*The 'Compensation Type' selected above will dictate the pricing options provided below.

Product Name	Rate	Margin	Price	Discount	Lock Period
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.124%	N/A	100.500%	-\$1,472.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.249%	N/A	101.125%	-\$3,312.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.374%	N/A	101.625%	-\$4,784.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.499%	N/A	102.250%	-\$6,625.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.624%	N/A	102.750%	-\$8,097.00	30-Day
Investor Cash Flow DSCR 30 Yr Fixed - EG	6.749%	N/A	103.000%	-\$8,833.00	30-Day

Ineligible Products

* Indicates required field

Previous Discard Changes See Rates Select Pricing and Float Rate Lock Now

- Review the summary to confirm your selection and then click confirm and submit

Activities Workflow

Loan Summary

URLA

Additional Information

Lender Loan Information

Borrower Information

Employment and Income

Assets and Liabilities

Real Estate

Loan and Property Informa...

Information for Governmen...

URLA Continuation

Product Pricing/Lock/COC

Request Disclosures

eSign

Submission - Documents

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Investor Cash Flow DSCR 30 Yr Fixed - EG	6.749%	N/A	103.000%	-\$8,833.00	30-Day

Ineligible Products

* Indicates required field

Request Confirmation

Please confirm you are ready to submit your request with the following details:

Product Name: Investor Cash Flow DSCR 30 Yr Fixed - EG

Loan Term: 30

Rate: 6.124%

Margin: N/A

Price: 100.500%

Discount: -\$1,472.00

LO Comp Type: Borrower Paid

Waive Escrows: No

Cancel Confirm & Submit

See Rates Select Pricing and Float Rate Lock Now

- Go to the Request Disclosures section of the loan to confirm the property address and begin the disclosure request.

Activities Workflow

Loan Summary

URLA

Product Pricing/Lock/COC

Request Disclosures

eSign

Submission - Documents

Conditions

"LOAN ACTIONS" Ready? Do these next!

Appraisal Order (EPC)

Property Address Validation

Keep Existing Address Use Recommended Address

Before we move ahead, take a moment to check out the USPS recommended address change. Let's make sure everything's lined up just right so your disclosures go exactly where they should!

USPS RECOMMENDED ADDRESS

1539 PARK SHORE DR
CUMMING, GA 30041

EXISTING PROPERTY ADDRESS ENTERED IN SYSTEM

1539 Park Shore Drive
Cumming, GA 30041

- **Input the information required* and select Click to Proceed.**

- Note, the title provider will default to a national provider near the subject property. Click on the drop down to select the provider you will be using.

(1 = Unsaved Change) Clear Unsaved Changes **Click to Proceed**

Processor Check! If you select "Yes" for a 3rd-party processing fee and the state requires it, make sure the processor has an active NMLS. Heads-up: We'll be asking for proof of that license later—so better to have it ready! Bonus Tip: On BPC transactions, you can add an internal processing fee on the next screen.

PRICING AND COMPENSATION

Product	Investor Cash-Flow Program	Rate	6.124	%
Compensation Type *	Borrower Paid	BP Compensation % or \$ *	BP %	
BP % *		Buyout UW Fee	No	
Price (Discount / Credit)	100.500	Credit Report Fee *	Yes	
Third-Party Processing Fee	No	Internal Processing Fee	Yes	

TITLE AND APPRAISAL

Choose a Title Provider *	Default Title Provider	Broker Affiliated Escrow Co.	No	
PIW	No	Rent Schedule	No	

- **Review the fees. You may remove fees by clicking the x and edit them by clicking the pencil. To add missing fees click Add Fee at the top right of the screen Note, this information will be used to generate the Loan Estimate (LE).**

(1 = Unsaved Change) Edit Inputs Manage Providers **Click to Proceed**

Title Provider: Jodie E Rosser, LLC Change Provider

Fee Itemization

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
A. Origination Charges						
Broker Fees	\$8,832.81	\$0	\$8,832.81	Broker	Yes	
Internal Processing Fee	\$975.00	\$0	\$975.00	Broker	Yes	
Underwriting Fees	\$1,795.00	\$0	\$1,795.00	Lender	Yes	
B. Services You Cannot Shop For						
Appraisal Fee (NQM)	\$650.00	\$0	\$650.00	Novo Appraisal Management Corporation	No	
Credit Report	\$60.00	\$0	\$60.00	Other	No	
C. Services You Can Shop For						
Title - Abstract or Search	\$225.00	\$0	\$225.00	Jodie E Rosser, LLC	No	
Title - Closing Protection Letter	\$50.00	\$0	\$50.00	Jodie E Rosser, LLC	Yes	

- When editing a fee there are rules in place to ensure accurate disclosures. Be sure you are editing within those parameters and then click Save Fee

Fee Itemization

(1 = Unsaved Change)

Edit Inputs Manage Providers Click to Proceed

Edit Fee Cancel **Save Fee**

Title - Abstract or Search must be between \$1 and \$2000. PLEASE NOTE: By editing this fee, SSPL title provider info must be entered manually.

(LE/CD) Fee Name Total Amount
 (C) Title - Abstract or Search \$ 225.00

Buyer Amount Seller Amount
 \$ 225.00 \$ 0

Provider Category Service Provider
 Title / Escrow / Attorney Jodie E Rosser, LLC (4411 Suwanee Dam Rd)

Paid By Paid To
 Borrower Other

Paid At APR Fee
 Closing No

- Finish making any additional fee edits then Click to Proceed at the top of the screen for a preview of the Loan Estimate, SSPL and Compliance results.

Fee Itemization

(1 = Unsaved Change)

Edit Inputs Manage Providers **Click to Proceed**

Title Provider
 Jodie E Rosser, LLC Change Provider

Fee Itemization Add Fee

Title - Abstract or Search Successfully Edited

Fee	Borrower	Seller	Total	Paid To / Provider	APR	EDIT / DELETE
A. Origination Charges						
Broker Fees	\$8,832.81	\$0	\$8,832.81	Broker	Yes	
Internal Processing Fee	\$975.00	\$0	\$975.00	Broker	Yes	

- Review each tab of the LE pages, SSPL and Compliance then Click to Proceed or use the Fee Itemization or Edit Inputs buttons to go back and modify your LE.

LE Preview

Buttons: Edit Inputs, Fee Itemization, **Click to Proceed**

Tabs: LE Page 1, LE Page 2, LE Page 3, Service Providers, Compliance

Estimated Submission Date	1/18/2026	Sale Price	\$420,610.00
Applicant	BoFirstName BoLastName	Total Loan Amount	\$294,427.00
Property	1539 PARK SHORE DR	Loan Product	Investor Cash-Flow Program
Estimated Closing Costs	\$21,619.91	Interest Rate	6.124 %
Estimated Cash to Close	\$147,802.91	Rate Lock	No

Donut Chart Breakdown:

Principal & Interest	\$1,788.78
Property Taxes	\$525.76
Mortgage Insurance	\$0.00
Homeowner's Insurance	\$175.00
Total Monthly Payment	\$2,489.54

- If you selected Lender Paid Compensation (LPC) you will be prompted to enter in the Anti-Steering Disclosure information before proceeding. On Borrower Paid Compensation (BPC) simply Click to Proceed.

Confirm Request

(= Unsaved Change)

Buttons: Edit Inputs, Fee Itemization, LE Preview, **Click to Proceed**

Message: ⚠️ Let's Talk Compensation! If this loan is Borrower Paid Compensation (BPC), go ahead and click to proceed and keep things rolling! 🎉 If it's Lender Paid Compensation (LPC), we'll need a quick detour: You'll be prompted to enter three rate and cost options from the QuickQual provided by the AE. 🙌 Let's make sure everything's buttoned up before we move forward! ✅

NOTES

Notes

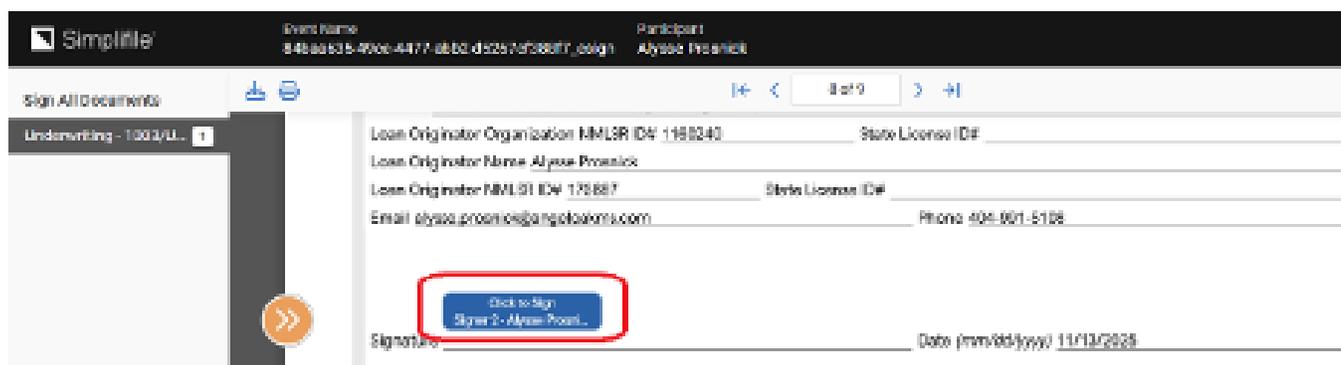
- You may have the opportunity to deliver disclosures directly to your customer. Click to Proceed and explore that option.

Request Disclosures

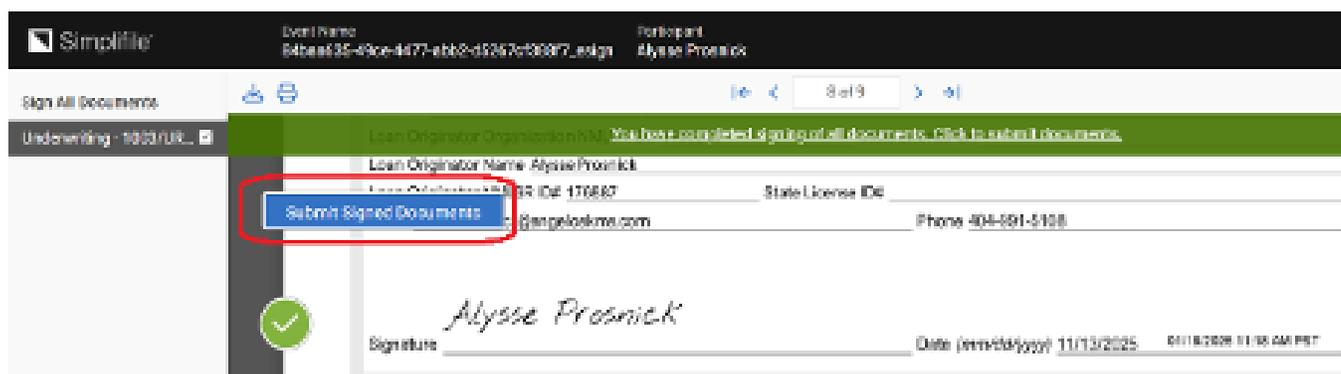
Buttons: Back to Fees, **Click to Proceed**

Message: Good news! Your loan may qualify for instant disclosure delivery. 🎉 But before we send anything out, grab your LO for a quick review—or feel free to pause here until the LO is available. We'll save your progress and bring you right back when you're ready to return to the Request Disclosures section. Prefer not to wait? No problem. Click to proceed and finish up getting the disclosures to your borrower!

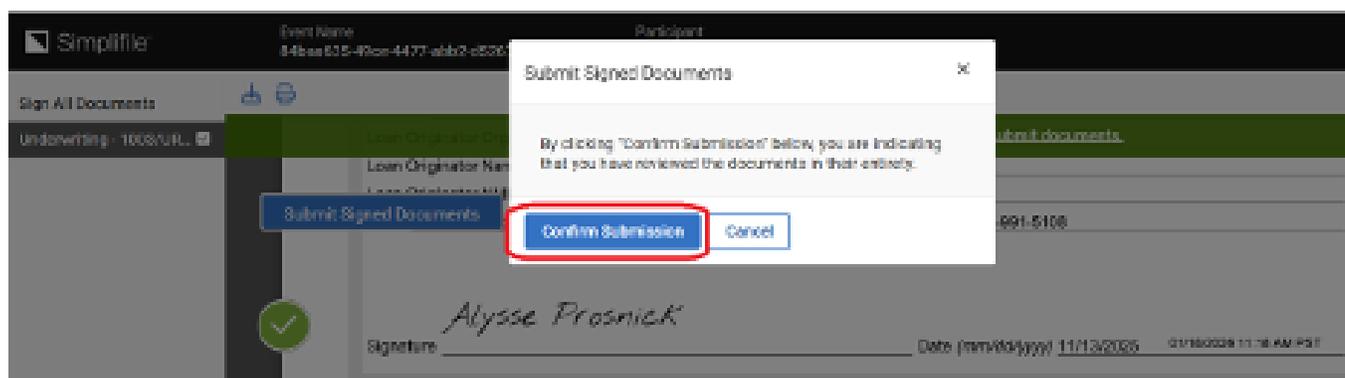
- Click on the blue box to apply your eSignature



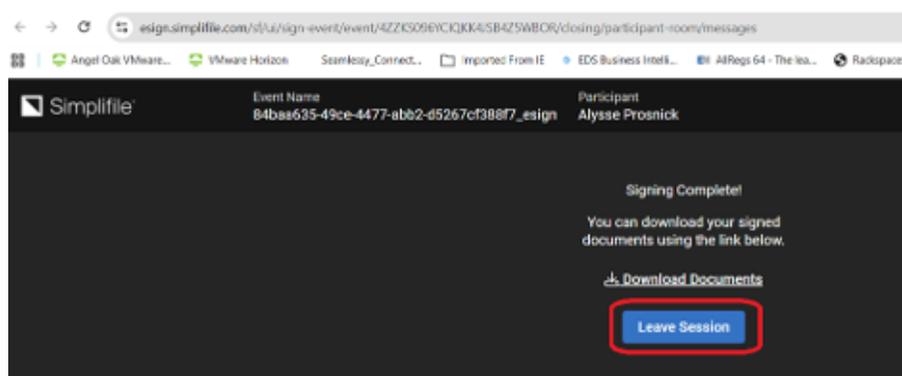
- Click on Submit Signed Documents



- Click to Confirm the Submission of eSignatures



- Click to leave the session



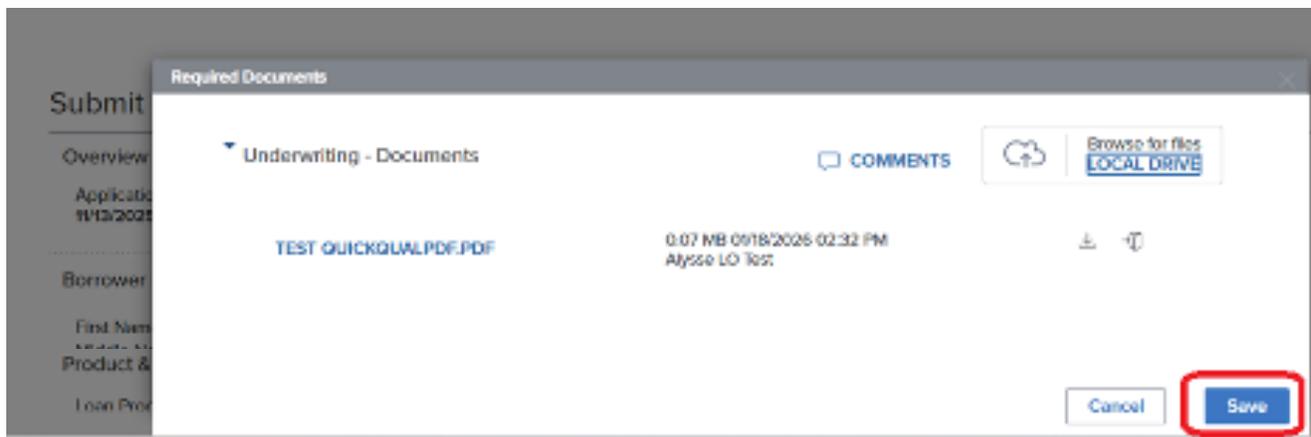
- **Attachments were successful when you see the green completed checkmark**



- **You also have the ability to manually submit the loan by heading to the  Submit Loan action and adding the Underwriting Documents here.**



- **Once uploaded, click Save**



- Then Confirm your submission at the top right of the screen

The screenshot shows a web interface for submitting a loan. On the left is a sidebar with navigation options: 'CD if needed', '1 LOAN ACTION? Ready? Do these now!', 'Submit Loan', 'Appeal Order (APQ)', and 'Update d4 Application'. The main content area is titled 'Submit Loan' and contains a 'Confirm' button in the top right corner, which is highlighted with a red box. Below the title is an 'Overview' section with a table:

Application Date	Submission Status	Initial Submit Loan Date	Last Submit Loan Date
11/13/2023	Submitted	01/18/2024	01/18/2024

Below the table are sections for 'Borrower' and 'Co-Borrower' with various fields like First Name, Middle Name, Suffix, Last Name, and Cell Phone Number.

- The Submission Date Is captured at the top of the screen

This screenshot is similar to the first one but highlights the 'Initial Submit Loan Date' field in the 'Overview' table with a red box. The date shown is 01/18/2024. The rest of the interface, including the sidebar and other form fields, is identical to the previous screenshot.

