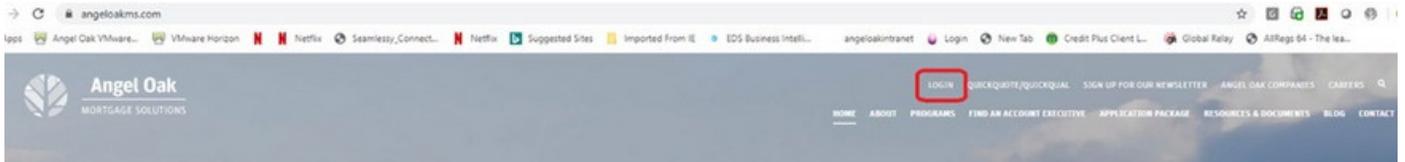# How to Request Non-QM Disclosures
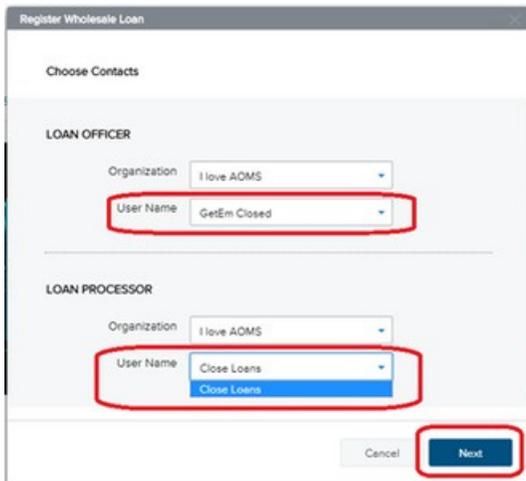
- **Go to www.angeloakms.com and select login**
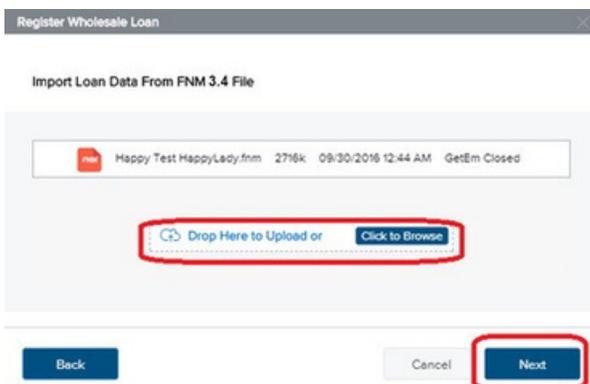

- **Login to the Angel Oak TPO Connect Portal and select the add new loan link**

- **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.

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

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

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

- **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.

- **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).**

- **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**

- **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.**

- **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.**

- **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.**

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

- **You may be prompted to enter transaction specific information for the disclosure package. Answer any questions with a * and then Save.**

- **Once the transaction specific information has saved Click to Proceed**

- **If your loan is eligible to directly disclose to the borrower please review the preview of the 1003 to ensure the borrower contact information is accurate and then click Send Disclosures NOW! If your loan is not eligible to be directly disclosed to the borrower please click the Request Disclosures from AOMS.**

- **The LO and Processor will receive an email confirmation along with a copy of the request within minutes. If you requested disclosures from AOMS, one of our Disclosure Specialists will reach out to you with the next steps for the loan. Once the Disclosures are out the LO can click on the eSign section of the loan to apply their eSignature to the 1003 and other documents.**

- **Click anywhere In the My eSign section to begin the eSignature process.**

- **Click on Start eSign Session.**

- **A new browser will open allowing you to click to get started on the eSignature.**

- **Click on the blue box to apply your eSignature**
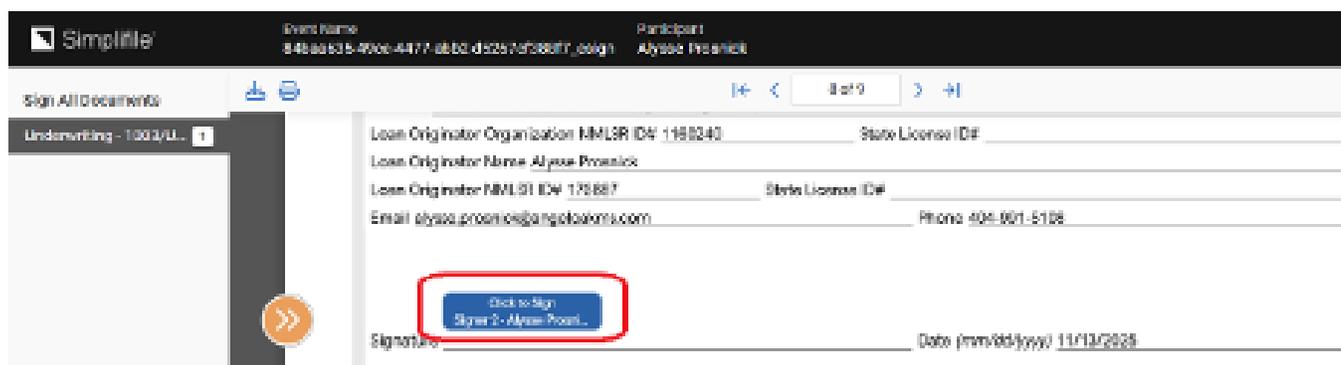
- **Click on Submit Signed Documents**
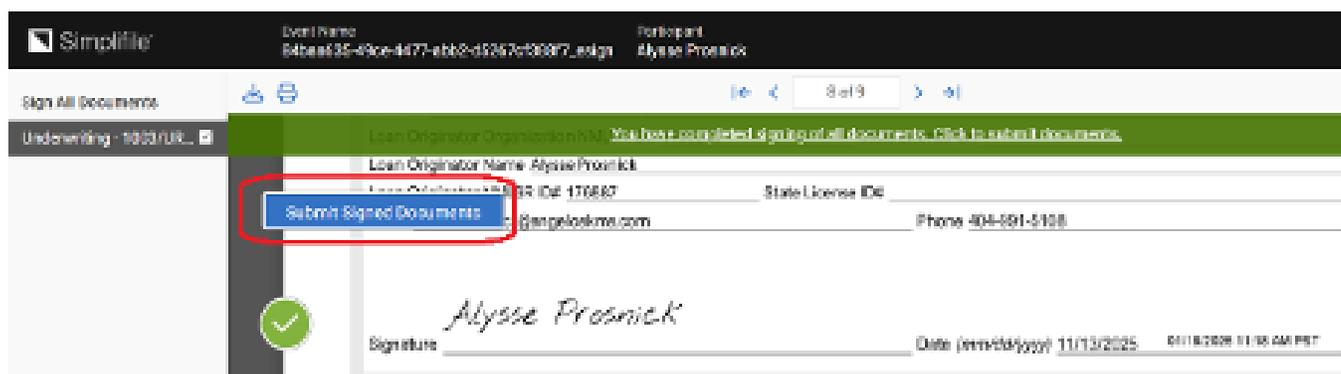
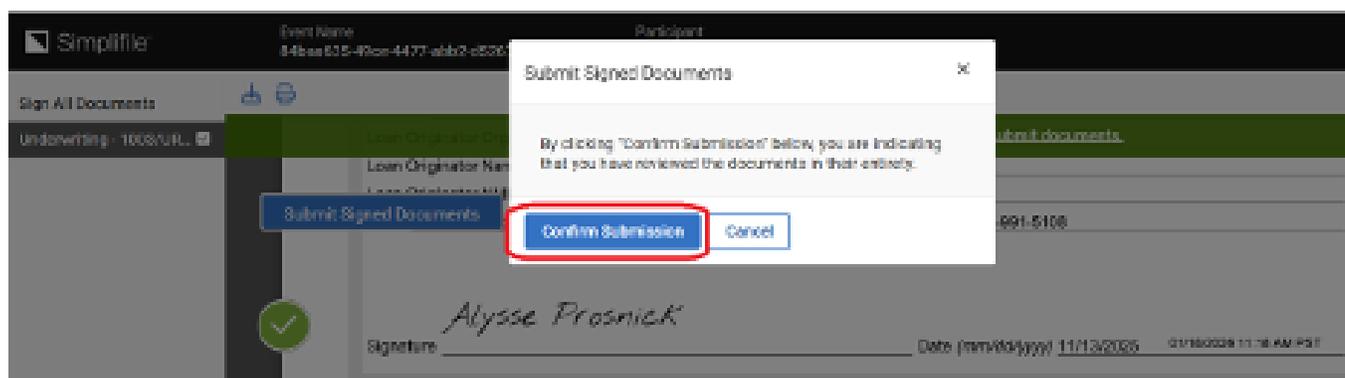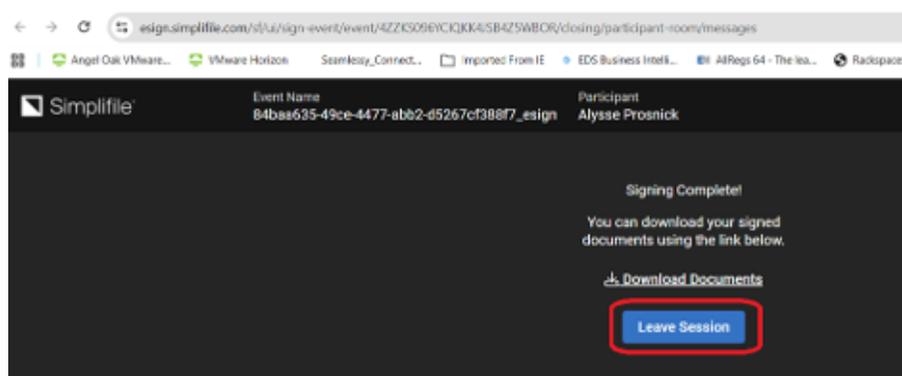
- **Click to Confirm the Submission of eSignatures**

- **Click to leave the session**

- **Click Yes to confirm**

- **You can see the eSign date has now populated In the My eSign section of the loan confirming your signature was applied**

- **Navigate to the Submission – Documents section. Scroll down to browse and attach your documents to the Underwriting - Documents section. By placing documents in this section as soon as the LO and Borrower(s) complete their eSigning the loan will be automatically submitted to our team to being the Loan Set Up and Underwriting processes.**
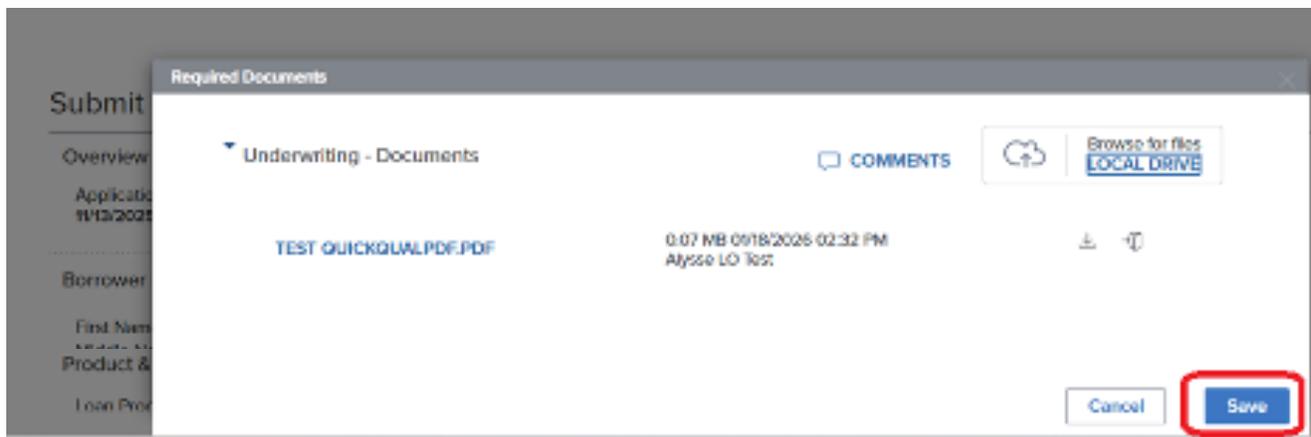
- **Attachments were successful when you see the green completed checkmark**

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