

How to Submit Your Loan Conditions

• Go to connect.angeloakms.com and select login



• Select the Pipeline link then use the Find Loan tool to locate your loan. Double click on the borrower name to enter the loan file.

Angel Oak	s			CONTACT US GetEm	Closed ~
WELCOME PIPELINE ADD NEW L	DAN ORDER APPRAISAL \lor MARKETING FLYERS \lor TRAINING \lor Contact US \lor	Fin	Id Loan #	- Q Advanced Filter Archive	1 🖨
LOAN OPTIONS	Name / Loan # / Property Address	Lock Status	Lock Exp. Loan Type / Amount	Date Estimated Milestone Started Close Date	Contacts
VIEW	Test HappyLady; Happy #801709102470 1234 Happy Street Atlanta GA 30305	🧧 Not Locked	Conventional \$150,000.00	09/06/17 10/06/17 File started	2

 Go to the Conditions section and apply filters for "Type" and "Prior to Approval" in order to view the UW Conditions on your loan file.





• Click on Browse for files or Drag & Drop the correct document to each appropriate condition.

-	Assets	Assets - 401K Funds	💿 Open		Added 10/14/19 0		
	Funds To Close: Most recent 60 day/qu outstanding loans to be used.		← → × ↑ 🔒 « APro:	Search Disclosures	م	D day/guatariy statement to permit 60% of yested balance less any	
			Organize 🔻 New folder	iii 🕶 🔟 😯		o dayiquarteny statement to permit oblis of vested balance less any	
			🔜 Desktop 🧉	Mamo	Date modified	Туре ^	
			Documents	🔒 Kennebunk Savings Bank	10/22/2019 11:55	Adobe Acrob	
			Downloads	Peoples United Bank 1603	10/22/2019 11:55	Adobe Acrob	Browse for files
			h Music	Peoples United Bank	10/22/2019 11:55	Adobe Acrob	
		Assets - Bank Statements	Dicture:	10-10 lock confirm	10/21/2019 4:24 PM	Adobe Acrob	
-	Assets		E Pictures	🔒 Loan Commitment	10/21/2019 2:59 PM	Adobe Acrob	Added 10/14/19 0
			Videos	ARM	10/18/2019 1:51 PM	Adobe Acrob	
		Des 111	🕳 Local Disk (C:)	A CHARM	10/18/2019 1:51 PM	Adobe Acrot 🗸	
		Provide most recent 2 months consecutive	👝 PersistentDataDisk (D 🗤	× <		>	
			File nam	ne: Kennehunk Savings Bank	All Files	~	
		ASSETS - BANK STATEMENTS	Remebulk Savings bank				Drag & Drop files here or Resurse for files
					<u>O</u> pen	Cancel	Browse for files
							1

• The Underwriter will review the item uploaded at each condition to determine if the document satisfies the condition. Angel Oak will not review bulk uploads. A minimum of 50% of the conditions must be provided in order for the Underwriter to review the loan.

•	Assets	Assets - 401K Funds	Approval	10/14/19	23	Program Aston10	Added	10/14/19	0
		Funds To Close: Most recent 60 day/qu outstanding loans to be used.	uarterly statement, pro	of of withdrawal & funds deposited/available in borr	ower's account. F	leserves: Most recent 60 day/qua	rterly statement to pe	ermit 60% of vested i	balance less any
			achment for Ke	ennebunk Savings Bank is to satisfy	the Assets	401K loan condition at	OVE Drag & Drop f	iles here or Br	owse for files
		Kennebunk Savings Bank.pdf		352 11/06/2019 10:36 AM A	ccountExec, Awesor	ne			
•	Assets	Assets - Bank Statements	Approval	10/14/19	23	Program Aston10	Added	10/14/19	0
		Provide most recent 2 months consecu	tive statements show	ng sufficient funds to close. Large deposits may req	uire sourcing.				
			e attachment i	for Peoples United Bank 1603 is to s	atisfy the A	ssets- Bank Statements	loan conditio Drag & Drop f	iles here or Br	owse for files
		Peoples United Bank 1603.pdf]	4,207 11/06/2019 5:29 PM	AccountExec, Awesc	me			
•	Assets	Assets - Business Assets	Approval	10/14/19	23	Program Aston10	Added	10/14/19	0
		Provide signed/dated letter from CPA o	n letterhead to confin	n if use of business funds will have an impact on the	business.				
			attachment f	or Peoples United Bank is to satisfy	the Assets- E	Business Assets loan co	ndition above Drag & Drop 1	iles here or Br	owse for files
		Peoples United Bank.pdf		528 11/06/2019 5:29 PM Ac	countExec, Aweson	e			

• Confirm you are ready for the Underwriting team to review the loan by clicking on the Notify Lender button at the top of the screen.

Program Aston10 1 Main St, Atlanta, GA, 30303 I Love AOMS				Loan Total	Number: 801904113510 Loan Amt: \$100,000.00	Loan Type: Convention Loan Purpose: Purchase	onal Rate	: 5.000% CLTV: 66.67% / 66.67%	Wh 1st 🔒	File started
圖 1003		FILTER BY	Туре	All	 Expand All 	Collapse All				Notify Lender
									Max attachment size	is 200 MB. View Supported Files.
		Category	Condition	Prior to	Date Added	Date Revised	Age	Borrower Pair	Status	Status Date
le conditions	-	Misc	AOMS **Investor Cash Flow**	Approval	10/14/19		23	Program Aston10	Added	10/14/19

h Flow ratio must be less than or equipit to 90% - will verify upon receipt of final batarri bioder with & months rent loss coverage taxes monthly HOA rental analysis and/or lease agreement



• You will then receive a notification that your loan was successfully sent to the Underwriting team for review.

	Lender was notified that these condition(s) are ready for review.	
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