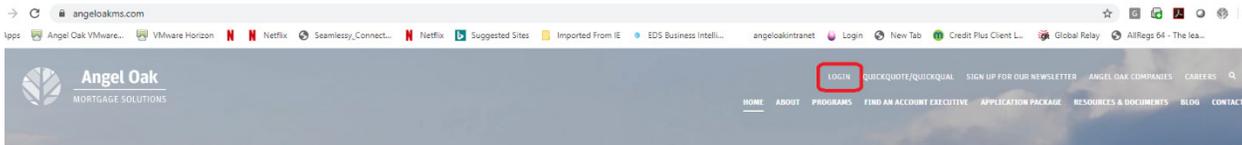


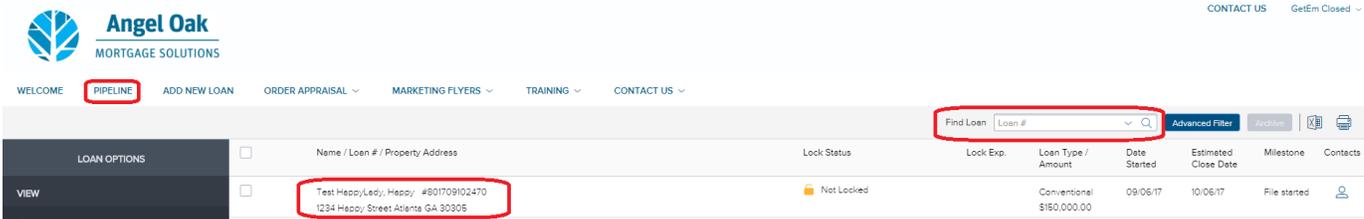


How to Submit Your Loan for Underwriting

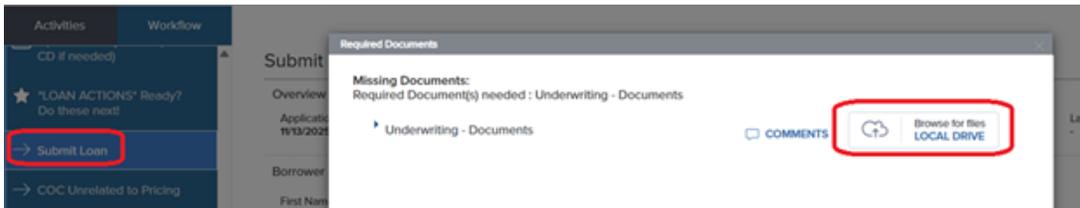
- Go to www.angeloakms.com and select login



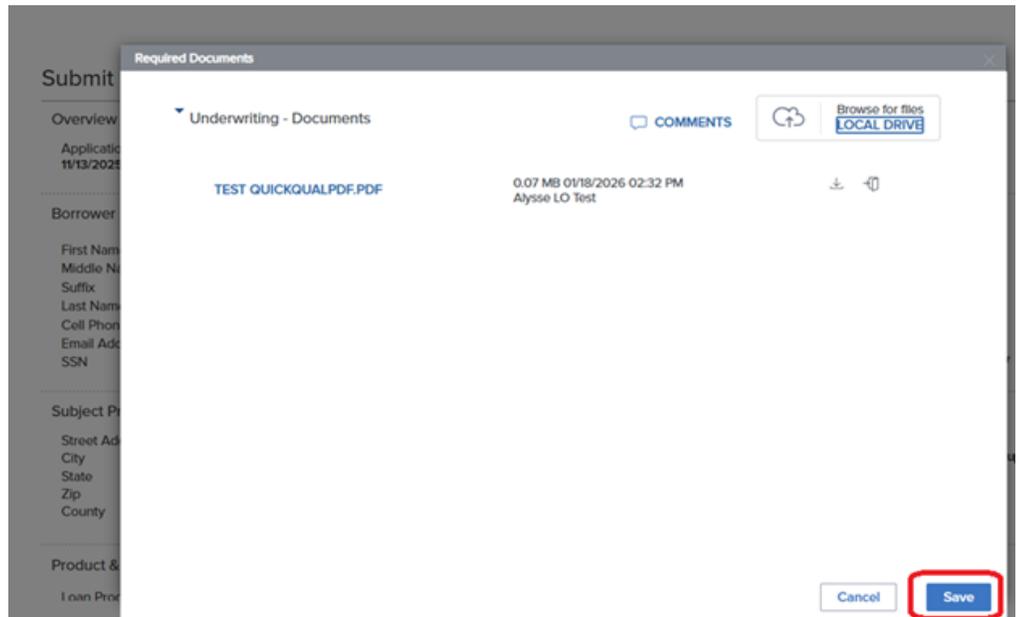
- Login to the Angel Oak TPO Connect Portal and select the Pipeline link. You can use the Find Loan tool to locate your loan and double click on the borrower name to enter the loan file.



- Go to the Loan Actions section and select --> Submit Loan. Upload your documents into the required documents sections listed. Note, you must upload something in each section in order to update and Submit the Loan.



- Once uploaded click Save



- **Confirm you wish to submit 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', '★ "LOAN ACTIONS" Ready? Do these next!', 'Submit Loan', 'Appraisal Order (EPC)', and 'Update 3.4 Application'. The main content area is titled 'Submit Loan' and has 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
10/13/2025	-	-	-

Below the table are sections for 'Borrower' and 'Co-Borrower' with their respective details.

- **You will now see the Submission status and date have been updated on your loan file.**

This screenshot shows the same 'Submit Loan' interface after submission. The 'Submission Status' is now 'Submitted' and the 'Initial Submit Loan Date' is '09/18/2026', both of which are highlighted with red boxes. The 'Last Submit Loan Date' is also '09/18/2026'. The 'Application Date' remains '10/13/2025'. The sidebar and other UI elements are identical to the previous screenshot.



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