



Angel Oak

MORTGAGE SOLUTIONS

Navigating The Portal

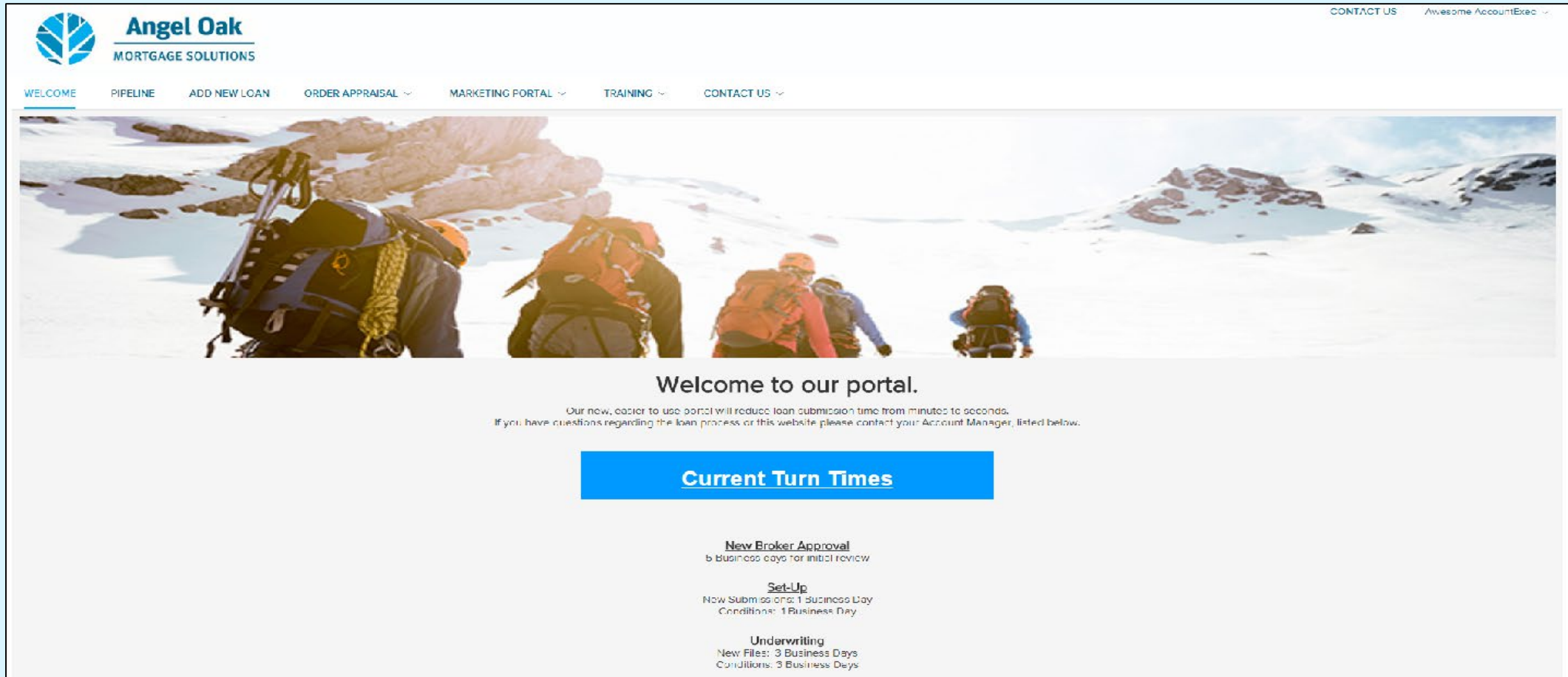
The ability to navigate Angel Oak's portal will be essential to your experience with Angel Oak and the flow of the process with each of your submissions. We want your experience to be smooth from start to finish.

The purpose of this guide is to facilitate just that, by guiding you in the submission of any documents necessary for the processing of your loans with Angel Oak.



Home Screen

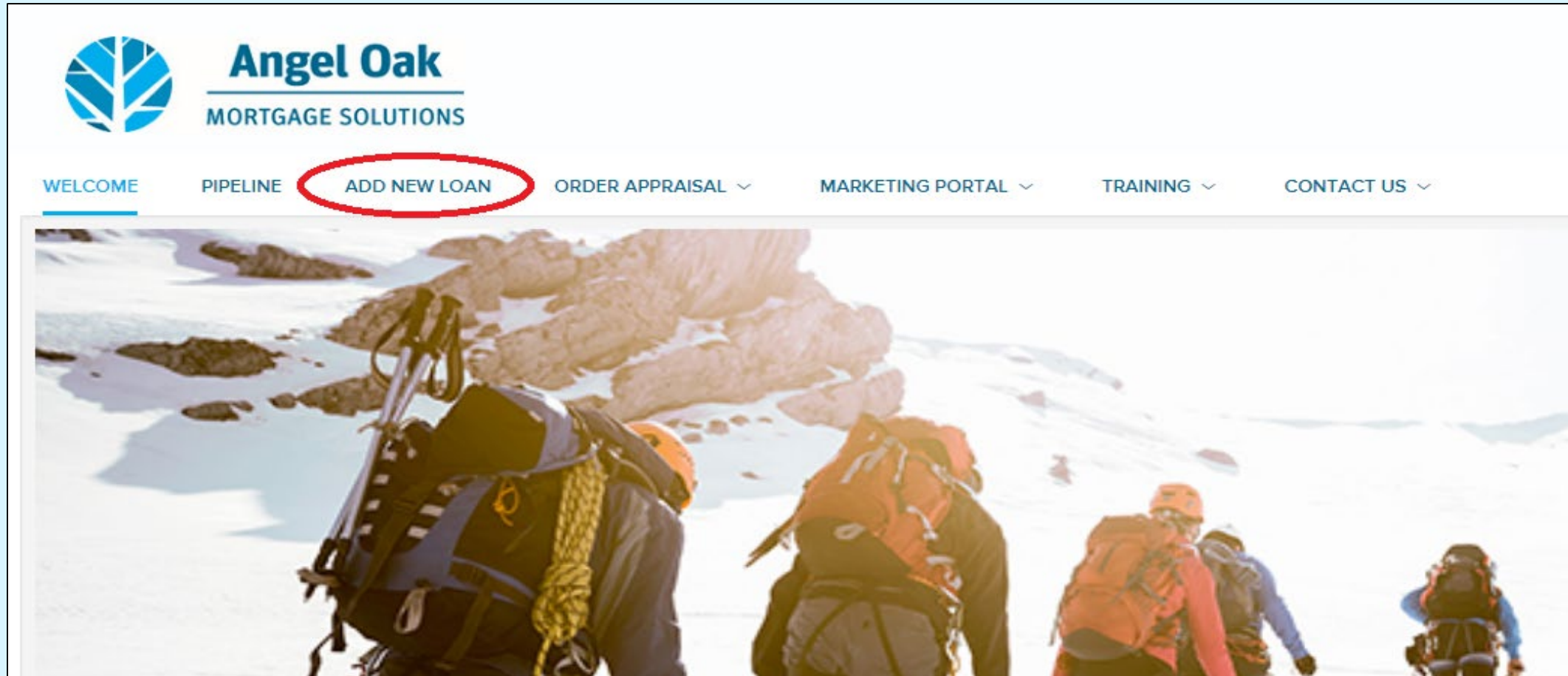
- To reach the portal home screen, log in to the portal at <https://angeloakms.com/>.
- This is your home screen:



The screenshot shows the Angel Oak Mortgage Solutions portal home screen. At the top left is the Angel Oak logo with the text "MORTGAGE SOLUTIONS". To the right are links for "CONTACT US" and "Awesome AccountExec". Below the logo is a navigation menu with items: "WELCOME", "PIPELINE", "ADD NEW LOAN", "ORDER APPRAISAL", "MARKETING PORTAL", "TRAINING", and "CONTACT US". The main content area features a large banner image of hikers on a snowy mountain. Below the banner, the text reads "Welcome to our portal." followed by a message about a new, easier-to-use portal that reduces loan submission time. A blue button labeled "Current Turn Times" is centered below the message. Underneath the button, three categories are listed: "New Broker Approval" (6 Business days for initial review), "Set-Up" (New Submissions: 1 Business Day, Conditions: 1 Business Day), and "Underwriting" (New Files: 3 Business Days, Conditions: 3 Business Days).

Loan Submission

- To submit a new loan to Angel Oak select “Add New Loan” from the home screen.



You will see a pop-up window where you will select the Loan Officer and Processor for the loan.

- Once these are selected, you will click “Next”.

The screenshot shows the Angel Oak Mortgage Solutions website interface. A pop-up window titled "Register Wholesale Loan" is overlaid on the page. The pop-up window contains the following elements:

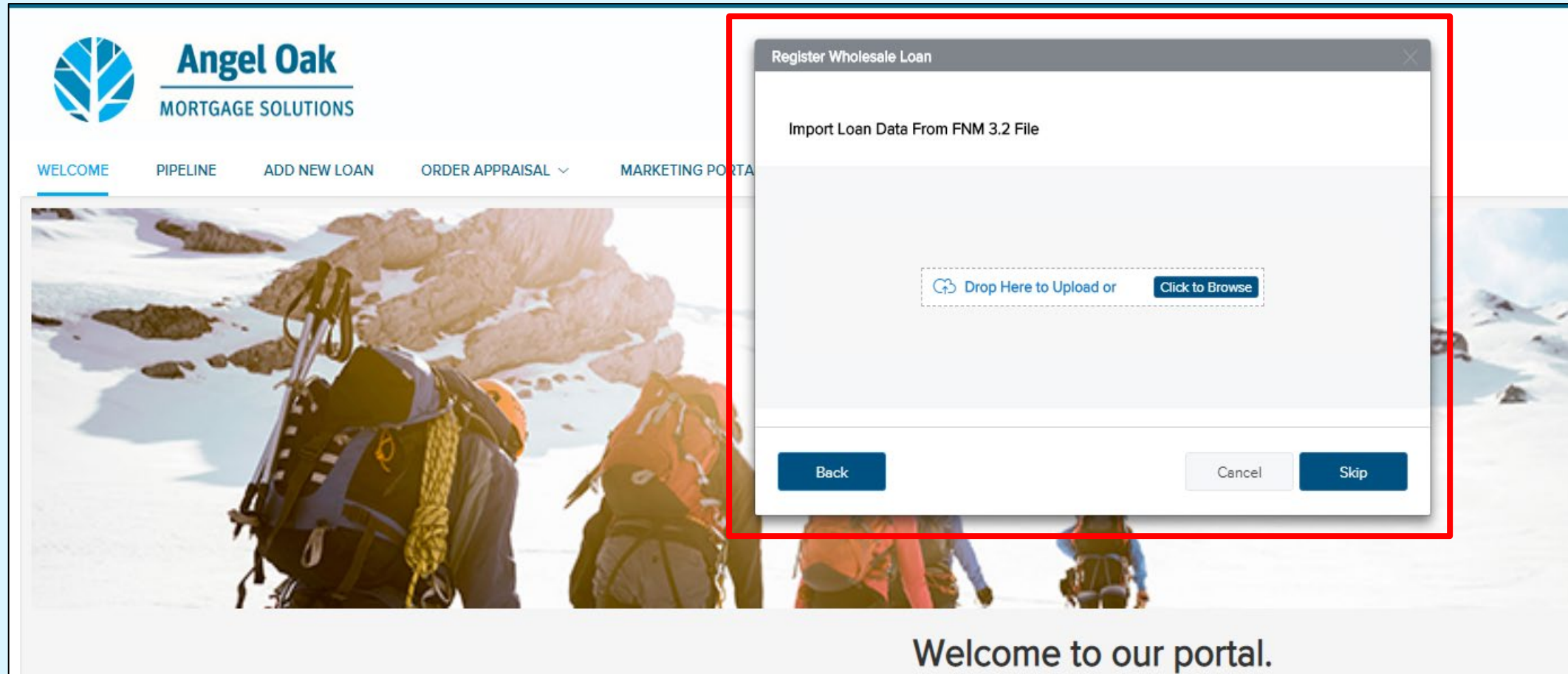
- Choose Contacts**
- LOAN OFFICER**
 - Organization: I Love AOMS (dropdown menu)
 - User Name: Select (dropdown menu)
- LOAN PROCESSOR**
 - Organization: I Love AOMS (dropdown menu)
 - User Name: Select (dropdown menu)
- Buttons: Cancel and Next

The background of the website shows a navigation menu with "WELCOME", "PIPELINE", "ADD NEW LOAN", "ORDER APPRAISAL", and "MARKETING PORTA". Below the menu is a large image of two hikers with backpacks in a snowy mountain landscape.

If you have questions regarding the loan process or this website, please contact your Account Manager, listed below.

In the next pop up you will be asked to upload your Fannie Mae 3.2 file to begin registering your loan.

- To upload the 3.2 file, you may drag and drop the file or browse for the file then click next to begin the upload.



The screenshot displays the Angel Oak Mortgage Solutions portal. The header includes the company logo and navigation links: WELCOME, PIPELINE, ADD NEW LOAN, ORDER APPRAISAL, and MARKETING PORTAL. A large background image shows hikers on a snowy mountain trail. A modal window titled "Register Wholesale Loan" is open, featuring the text "Import Loan Data From FNM 3.2 File". The modal contains a dashed box with the text "Drop Here to Upload or" and a "Click to Browse" button. At the bottom of the modal are "Back", "Cancel", and "Skip" buttons. The text "Welcome to our portal." is visible at the bottom of the page.

All information from the 3.2 file will be transferred to the Angel Oak 1003 in the portal.

WELCOME PIPELINE ADD NEW LOAN ORDER APPRAISAL ▼ MARKETING PORTAL ▼ TRAINING ▼ CONTACT US ▼

Loan Number: - | Loan Type: - | Rate: -
Total Loan Amt: - | Loan Purpose: - | LTV/CLTV: -

LOAN SUMMARY

1003

1003 / Loan Information

Loan Info

Borrower Info

Employer History

Income & Expenses

Assets & Liabilities

Transaction Details

Information for Government Monitoring

Comments

PRODUCT PRICING & LOCK

DOCUMENTS

CONDITIONS

LOAN ACTIONS

Select Borrower Pair

(f) Happy Test HappyLady Edit Register Next

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount	\$150,000.00	Decision FICO	
Lien Position	First	Interest Rate	0.000 %
Sub Financing	<input type="radio"/> Yes <input checked="" type="radio"/> No	Prepayment Penalty	No
Loan Type	Conventional	MI Coverage	%
Lender Case Number	801609097189	MI Months	
Universal Loan Identifier		<input type="checkbox"/> Lender Paid Mortgage Insurance	

At this point you will want to make sure that the application date is today's date and that the estimated closing date is not a date that comes before today's date.

- If these contradict each other, then you will not be able to proceed with the registration process.

I. Types of Mortgage and Terms of Loan

Base Loan Amount	\$150,000.00	Decision FICO	
Lien Position	First	Interest Rate	0.000 %
Sub Financing	<input type="radio"/> Yes <input checked="" type="radio"/> No	Prepayment Penalty	No
Loan Type	Conventional	MI Coverage	%
Lender Case Number	801609097189	MI Months	
Universal Loan Identifier		<input type="checkbox"/> Lender Paid Mortgage Insurance	
MERS MIN	101301600000326925	Impound Waiver	Select One
Amortization Term Months	360	Documentation Type	(F) Full Documentation
Due In Months	360	Application Date	07 / 31 / 2018
Interest Only Months		Estimated Closing Date	10 / 15 / 2016
Amortization Type	Fixed Rate		
Loan Program			

You also want to make sure that the county is listed for the subject property. If no county is listed, you will not be able to continue the registration process.

II. Property Information and Purpose of Loan

Address	<input type="text" value="1234 Happy Street"/>	Number of Units	<input type="text" value="1"/>
City	<input type="text" value="Atlanta"/>	Year Built	<input type="text" value="2010"/>
State	<input type="text" value="Georgia"/>	Purpose of Loan	<input type="text" value="Purchase"/>
ZIP	<input type="text" value="30305"/>	Property Will Be	<input type="text" value="Primary"/>
County	<input type="text" value="dekalb"/>	Purchase Price	<input type="text" value="\$120,000.00"/>
Property Type	<input type="text" value="Detached"/>	Estimated Value	<input type="text" value="\$"/>
		Appraised Value	<input type="text" value="\$200,000.00"/>



Once all information is entered into the 1003 on the portal then you are ready to register the loan.

- Click the “Register” button in the upper right-hand corner.

1003 / Loan Information

Select Borrower Pair

(1) Happy Test HappyLady

The income / assets of a person other than the Borrower will be used.

The income / assets of the Borrower's spouse will not be used.

I. Types of Mortgage and Terms of Loan

Base Loan Amount	<input type="text" value="\$150,000.00"/>	Decision FICO	<input type="text"/>
Lien Position	<input type="text" value="First"/>	Interest Rate	<input type="text" value="0.000"/> %
Sub Financing	<input type="radio"/> Yes <input checked="" type="radio"/> No	Prepayment Penalty	<input type="text" value="No"/>




Now the loan will be registered within the Angel Oak portal and will appear in your pipeline view to add to or edit.

- You will also receive an email, like the one below, to confirm your registration.

Reply Reply All Forward

Mon 8/6/2018 5:22 PM

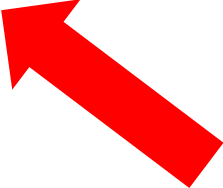
 Encompass Notification <no-reply@elliemae.com>

Loan Registered - Happy Test HappyLady

To Shaheed Howell; Tonya Robinson; Alysse Prosnick; Brooke Spears; Sam Seward; Latoya Hill; Michael Thimsen; Daniel W. Walker; David Harris; Christopher Ward; Matt Lipasek; Dwayne Rogers; Taylor Diggs; Rahil Mawgin; Helen Salazar; Parker Parkison

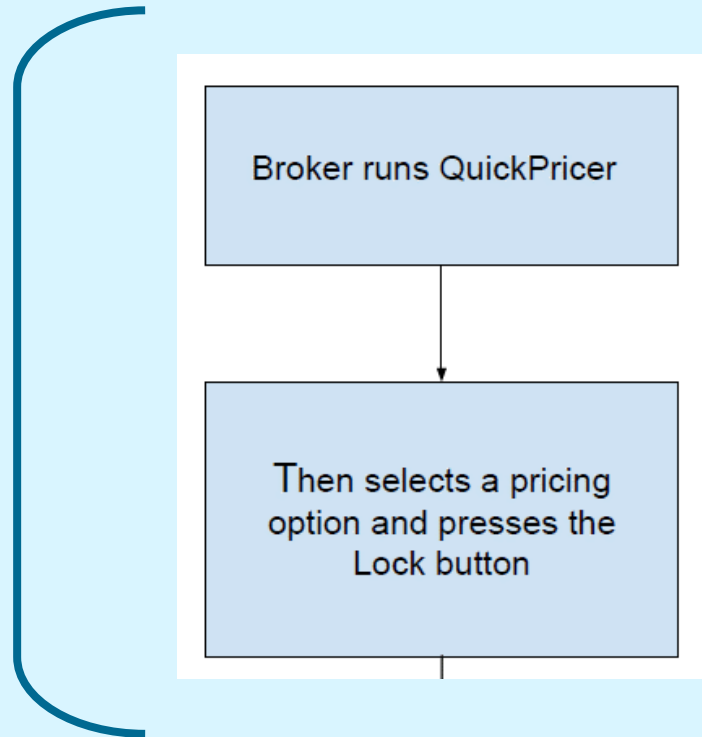
Thank you for your Angel Oak loan registration, the next step is to request disclosures. Click here -> <http://2884351510.encompasspoconnect.com>, enter the loan, and go to the Loan Actions Disclosures section and click the Ready to Disclose button to request your loan disclosures.

Loan Number: 801808113521
Borrower: Happy Test HappyLady
Subject Property State: GA
Broker: I Love AOMS
Loan Officer: DHI Test
Processor: Awesome AccountExec



At this point you can either float your rate or lock your loan.

Lock Process



Use this
link to
lock loans

<https://www.angeloakms.com/quickPricer/quickpricer.php>



Order Credit

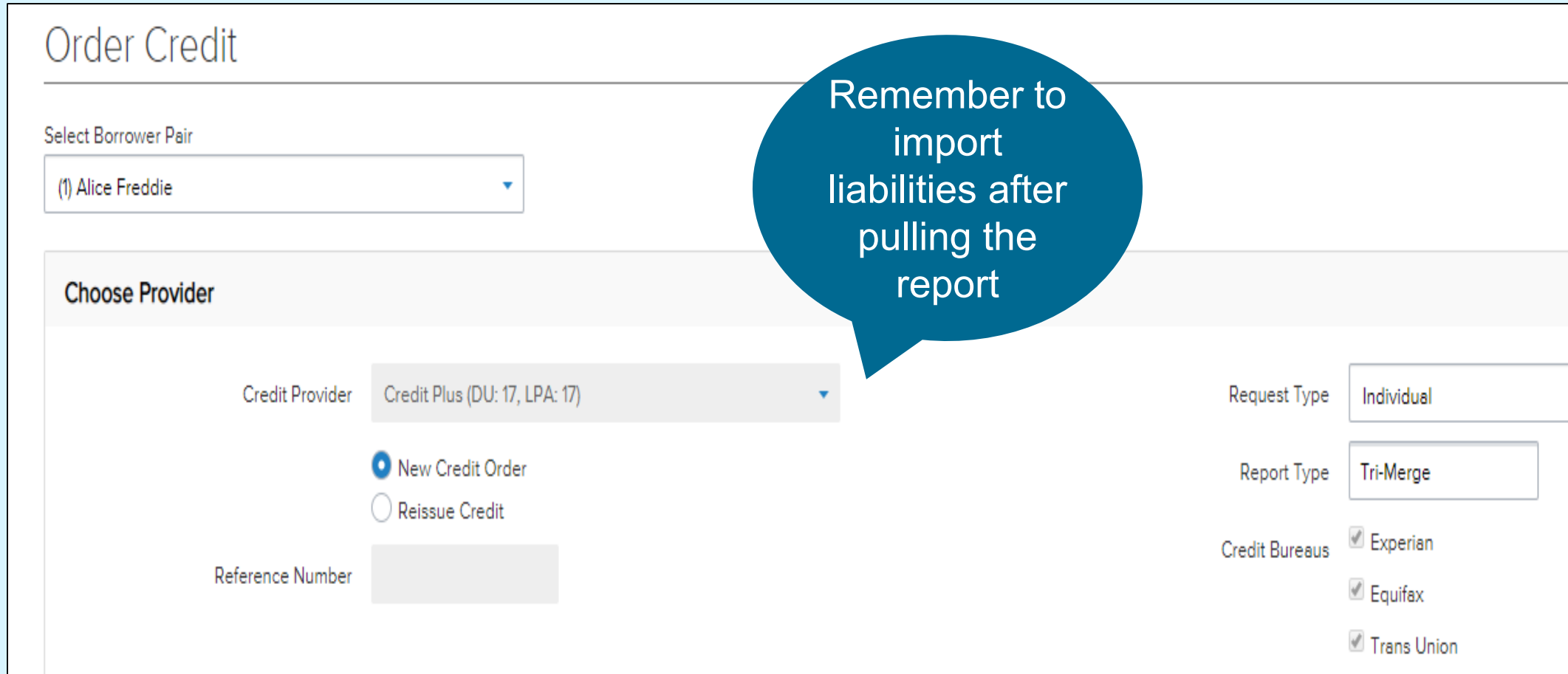
- The next action you will take will be to order credit.
- You will find the “Order Credit” button with the loan actions on the left-hand side of the screen.

The screenshot displays a user interface for loan management. On the left, a dark blue sidebar contains a list of 'LOAN ACTIONS' in white text: 'Import Additional Data', 'Order Credit' (circled in red with a red arrow pointing to it), 'Order LPA', 'Submit Loan', 'Resubmit / Notify', 'Change of Circumstance', and 'Request Disclosures'. The main content area on the right is white and shows loan details. At the top, it says 'Not Locked 3.000%' next to a yellow padlock icon. Below this, there are two columns of information: 'Amortization Type' (Fixed Rate) and 'Amortization Term' (360). Underneath, 'Loan Program' is listed as '-'. At the bottom of the main content area, the address '9991 WARFORD ST, Dawson, IA 50066' is displayed in large bold text, with 'Primary 1 unit Detached' below it.



You will be asked to select your credit provider and you will need to use your log in credentials.

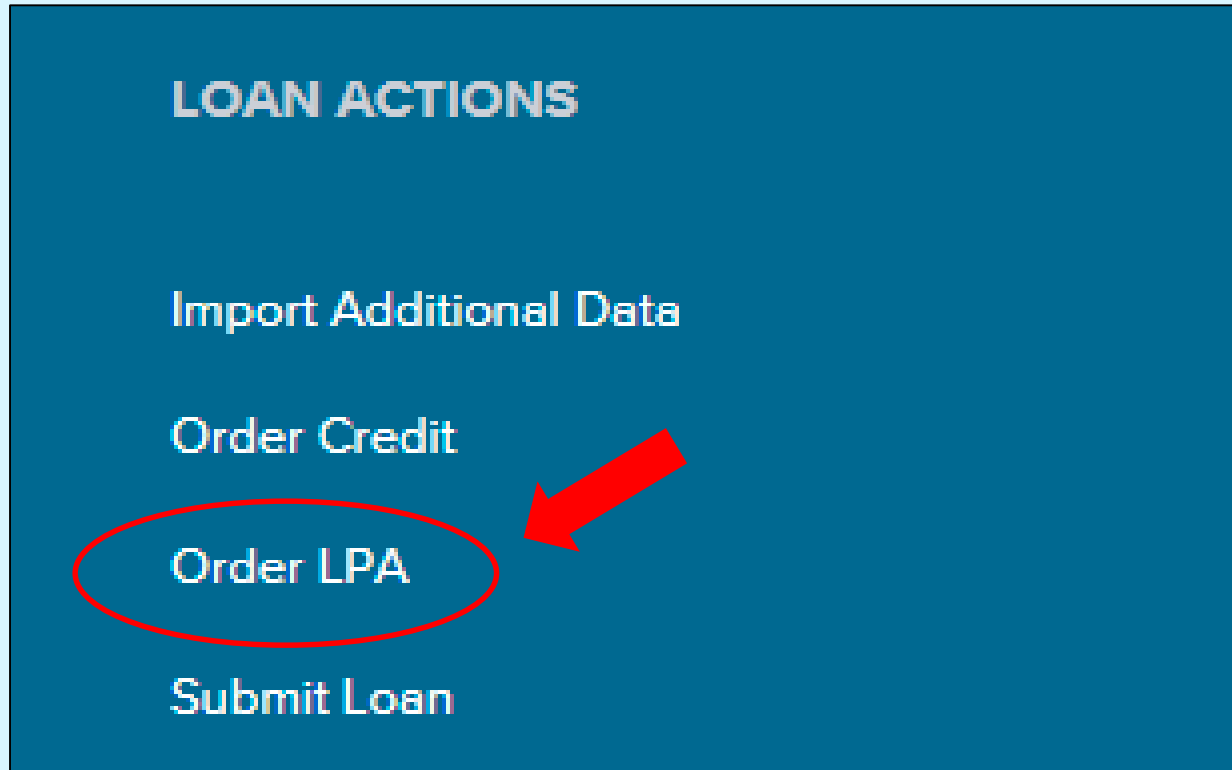
- When ready, click the “Order Credit” button on the lower right portion of the screen. You will see a green banner confirming that the credit was pulled successfully, and the document folder will be updated.



The screenshot shows a web form titled "Order Credit". At the top left, there is a "Select Borrower Pair" dropdown menu with "(1) Alice Freddie" selected. Below this is a "Choose Provider" section. On the left side of this section, there is a "Credit Provider" dropdown menu with "Credit Plus (DU: 17, LPA: 17)" selected. Below the dropdown are two radio buttons: "New Credit Order" (which is selected) and "Reissue Credit". Below the radio buttons is a "Reference Number" input field. On the right side of the "Choose Provider" section, there are three more input fields: "Request Type" with "Individual" selected, "Report Type" with "Tri-Merge" selected, and "Credit Bureaus" with three checked checkboxes: "Experian", "Equifax", and "Trans Union". A blue callout bubble with white text is positioned over the "Credit Provider" dropdown, containing the text: "Remember to import liabilities after pulling the report".

Order Your LPA

- Remember to import your liabilities before attempting to order the LPA.
- Order from the Loan Actions Tab.



Time To Analyze Your Results!

Evaluation Summary

PURCHASE ELIGIBILITY



ELIGIBLE

RISK CLASS



ACCEPT

COLLATERAL R&W* RELIEF



NOT ELIGIBLE

ASSET R&W* RELIEF



NOT ELIGIBLE



We must have an “Accept” and “Eligible” for the loan to be submitted to underwriting.

Evaluation Summary

PURCHASE ELIGIBILITY



ELIGIBLE

RISK CLASS



ACCEPT

COLLATERAL R&W* RELIEF



NOT ELIGIBLE

ASSET R&W* RELIEF



NOT ELIGIBLE

Request Disclosures

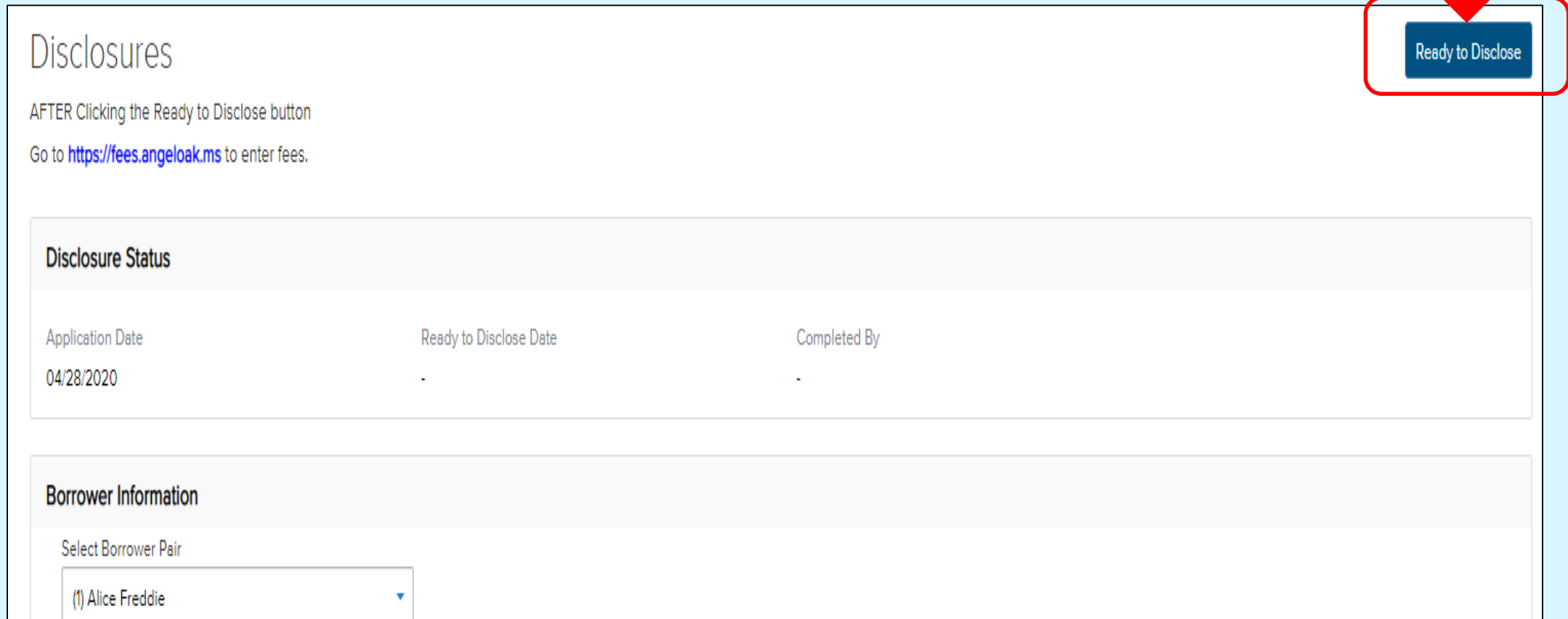
- Once you are ready to begin entering the fees for disclosure, click the “Disclosures” button on the left-hand side of the screen.

The screenshot displays a loan management interface. On the left is a dark blue sidebar with a menu. The top of the sidebar is labeled 'LOAN SUMMARY' with a hamburger menu icon. Below this are several menu items: '1003' with a document icon, 'PRODUCT PRICING & LOCK' with a lock icon, 'DOCUMENTS' with a document icon, and 'CONDITIONS' with a network icon. At the bottom of the sidebar is a section titled 'LOAN ACTIONS' containing three buttons: 'Import Additional Data', 'Order Credit', and 'Disclosures'. The 'Disclosures' button is circled in red, and a red arrow points to it from the right. The main content area on the right is light gray and contains two white panels. The top panel shows '\$0.00' in large text, followed by '0.00% / 0.00%'. Below this is a table with two columns separated by a vertical dotted line. The left column contains 'Base Loan Amount' and 'Sub. Financing', both with '\$0.00' below them. The right column contains 'MI, FF, MIP Financed' and '\$0.00' below it. The bottom panel shows a yellow lock icon followed by the text 'Not Locked 0.000%'. Below this panel is another table with two columns separated by a vertical dotted line, labeled 'Amortization Type' and 'Amortization Term'.

If you have any errors, the portal will tell you where they are so that you can fix them before moving on.

The screenshot shows a web application interface for loan management. On the left is a dark blue sidebar with navigation options: 'LOAN SUMMARY' (with a menu icon), '1003' (with a document icon), 'PRODUCT PRICING & LOCK' (with a lock icon), 'DOCUMENTS' (with a document icon), 'CONDITIONS' (with a crosshair icon), and 'LOAN ACTIONS' (with a list icon). Under 'LOAN ACTIONS', there are three buttons: 'Import Additional Data', 'Order Credit', and 'Disclosures' (which is highlighted in a lighter blue). The main content area is white. At the top, there is an orange warning banner with a white exclamation mark icon and the word 'Warning'. The warning text reads: 'You are unable to perform this action because of the following reasons: The Application Date On The Loan Info Screen Is Either Blank Or Outside Of 'Disclosure Window', 'Trans Details Application Date is not specified', 'Subject Property Street is not specified', 'Subject Property City is not specified', 'Subject Property County is not specified', 'Subject Property State is not specified', and 'Subject Property Zip is not specified'. Below the warning, the main heading is 'Disclosures'. Underneath, it says 'AFTER Clicking the Ready to Disclose button' and 'Go to <https://aofmsfees.teraverde.com> to enter fees.' At the bottom of the main content area, there is a section titled 'Disclosure Status'.

If there are no errors or after you have corrected any errors, then you will indicate that you are ready to disclose by clicking on the “Ready to Disclose” button in the upper right-hand corner.



The screenshot shows a web interface for disclosures. At the top right, a blue button labeled "Ready to Disclose" is highlighted with a red rounded rectangle and a large red arrow pointing down to it. Below the button, the text reads "AFTER Clicking the Ready to Disclose button" and "Go to <https://fees.angeloak.ms> to enter fees."

The main content area is divided into two sections:

- Disclosure Status**: A table with three columns: Application Date, Ready to Disclose Date, and Completed By. The Application Date is 04/28/2020, and the other two fields are empty.
- Borrower Information**: A dropdown menu labeled "Select Borrower Pair" with the option "(1) Alice Freddie" selected.



This is the page where you will enter your fees.

- You do not have to enter Angel Oak's underwriting fee of \$1497 (\$995 for Freddie Mac Loans), as it will be built into the initial loan estimate that we will send to you.

Options **Loan Fees**

i Please complete this form and click submit on the last page!

Loan Type * Non Agency Agency

Compensation Type * Borrower Paid Lender Paid

Buyout AOMS UW Fee? * Yes No
Note: Buyout of UW Fee is not available for Non-QM Products.

AOMS UW Fees

Initial Loan Estimate Approval Required? *



Once your fees are entered, this is the page where you will find the fee listings.

- Our disclosure team will list it on the initial loan estimate for you.
- If you have any doubts or questions about the fees you list, don't worry, our disclosure specialist will be in contact with you to make sure everything is correct before disclosing to the borrower.
- If you don't see a field to input your fees, proceed to next slide for instructions.

3rd Party Processing Fee	\$	<input type="text"/>	Endorsement Fee	\$	<input type="text"/>
Internal Processing Fee	\$	<input type="text"/>	Title Binder	\$	<input type="text"/>
AOMS Underwriting Fee	\$	995.00	Title Exam	\$	<input type="text"/>
Appraisal Fee *	\$	<input type="text"/>	Lien Search	\$	<input type="text"/>
Credit Report Fee	\$	0.00	Notary Fee	\$	<input type="text"/>
Homeowner's Insurance Monthly	\$	<input type="text"/>	CPL Fee	\$	<input type="text"/>
Property Taxes Monthly	\$	<input type="text"/>	Survey	\$	<input type="text"/>
Closing/Settlement/Escrow Fee	\$	<input type="text"/>	Pest	\$	<input type="text"/>
Owner's Title Insurance *	\$	<input type="text"/>	Home Warranty	\$	<input type="text"/>
Lender's Title Insurance *	\$	<input type="text"/>	Condo Questionnaire	\$	<input type="text"/>
Attorney Fee	\$	<input type="text"/>	Builder Fee	\$	<input type="text"/>
Courier Fee	\$	<input type="text"/>	HOA Dues	\$	<input type="text"/>
Wire Fee/Loan Tie In	\$	<input type="text"/>	Statutory Surcharge	\$	<input type="text"/>



After that, you will input closing agent info and then click “Submit”.

- If you did not see a field to input your fees on the previous page, you can type them in the comments box below.

Affiliate

Settlement Company * Affiliated Not Affiliated

Closing Agent

Company Name *

Contact Name *

Phone *

Email *

Comments

Pricing or Loan File Comments



Once you approve the initial LE, the disclosure specialist will send an e-consent email to the borrower(s) for their consent to receive electronic disclosures and to set up their ability to eSign the disclosures package.

- The disclosures will be securely sent to you and the borrower(s) in an email like the one below.
- Please make sure the borrower(s) know that they cannot use a smartphone to e-Consent or eSign their disclosures. They must use a computer for each step.

Mimecast Large File Send Instructions
Outlook item

I'm using Mimecast to share large files with you. Please see the attached instructions.

We have issued electronic disclosures to your applicants.

The disclosures will come from efolder@elliemae.com. **I have attached a copy of the disclosure package for your records. Please read through this email thoroughly, so that your file will move quickly through the process.

****Each borrower will be asked for an Authorization Code to e-Sign which is the NUMERICAL PORTION OF THE SUBJECT ADDRESS NUMBER. (3519)**

If your borrower(s) are having issues, please refer to our step by instructions located on the link on our TPO Portal page.
<https://angeloakms.com/esign-instructions/>

*****I suggest forwarding these directly to your borrower in case they do not complete this step as part of the e-disclosure instructions.**

Once the borrower e-Signs we'll send you a copy of the executed package **within 24 hours** and instructions on how to submit your loan to Underwriting.

Thank you for choosing Angel Oak



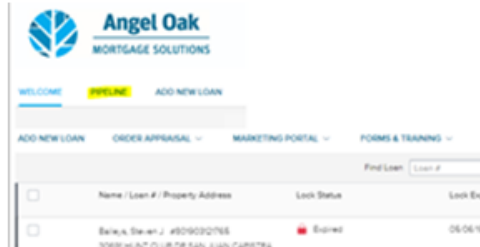
When the borrower(s) eSign the package, Angel Oak will be notified, and we will prepare a package of executed disclosures to send to you with instructions on how to proceed.

I'm using Mimecast to share large files with you. Please see the attached instructions.

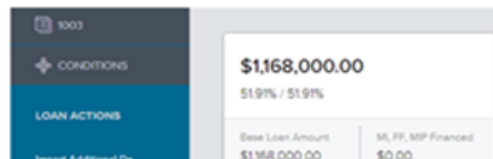
Good Evening,

I have great news! All borrowers have e-Signed! Please have the LO sign the attached 1003 and upload it along with the documents required for Underwriting (income docs, assetsetc.) onto our TPO Connect portal. Once you log into the TPO Portal, you should:

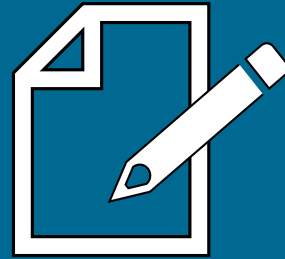
- Click on **“PIPELINE”** (highlighted in screen shot below), and double click on the loan you want from your pipeline.



- Under **“LOAN ACTIONS”** on the bottom left of screen, click on **“SUBMIT LOAN”**

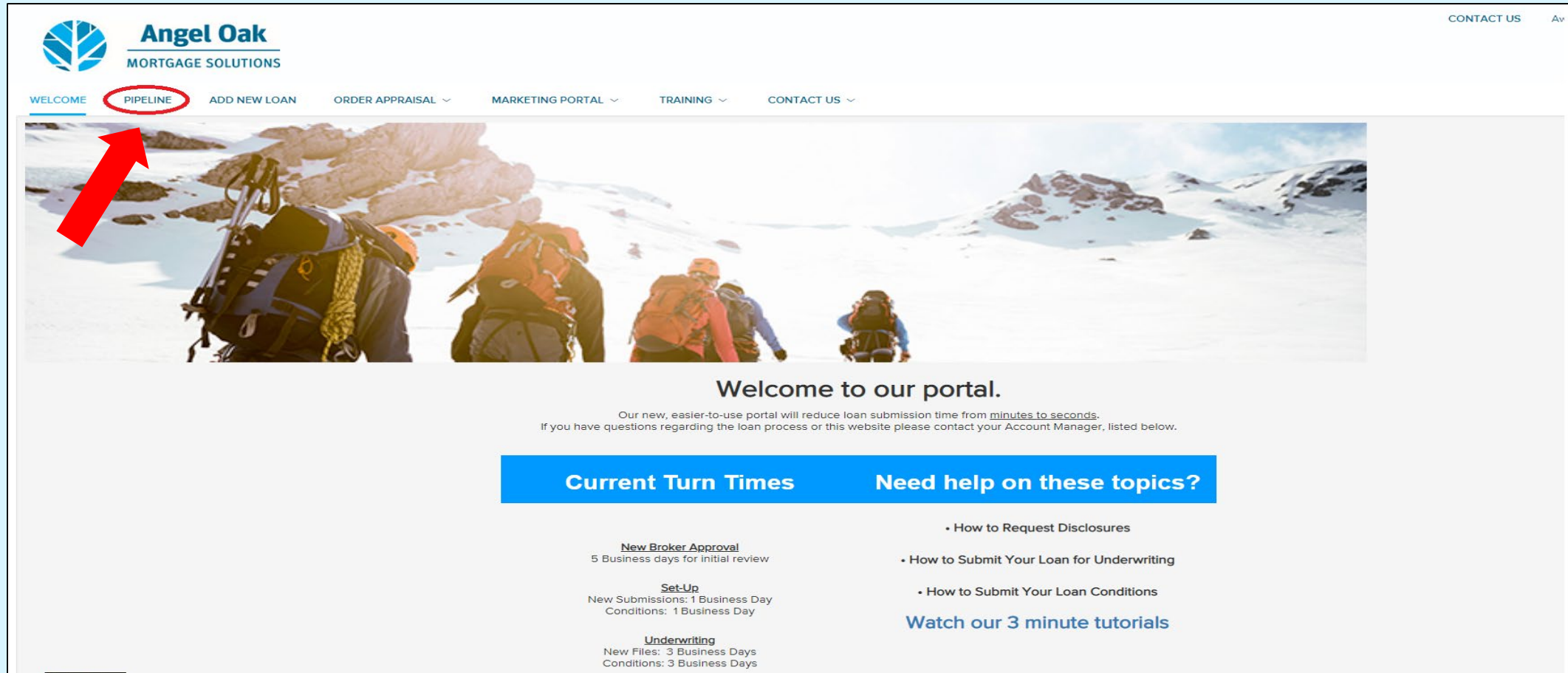


Uploading Conditions



Select “Pipeline” to find the loan that you are going to submit.

- Once you have registered the file, requested disclosures, and entered your fees, you will be ready to upload documents that will be needed for the initial underwrite.



Angel Oak
MORTGAGE SOLUTIONS

CONTACT US Av

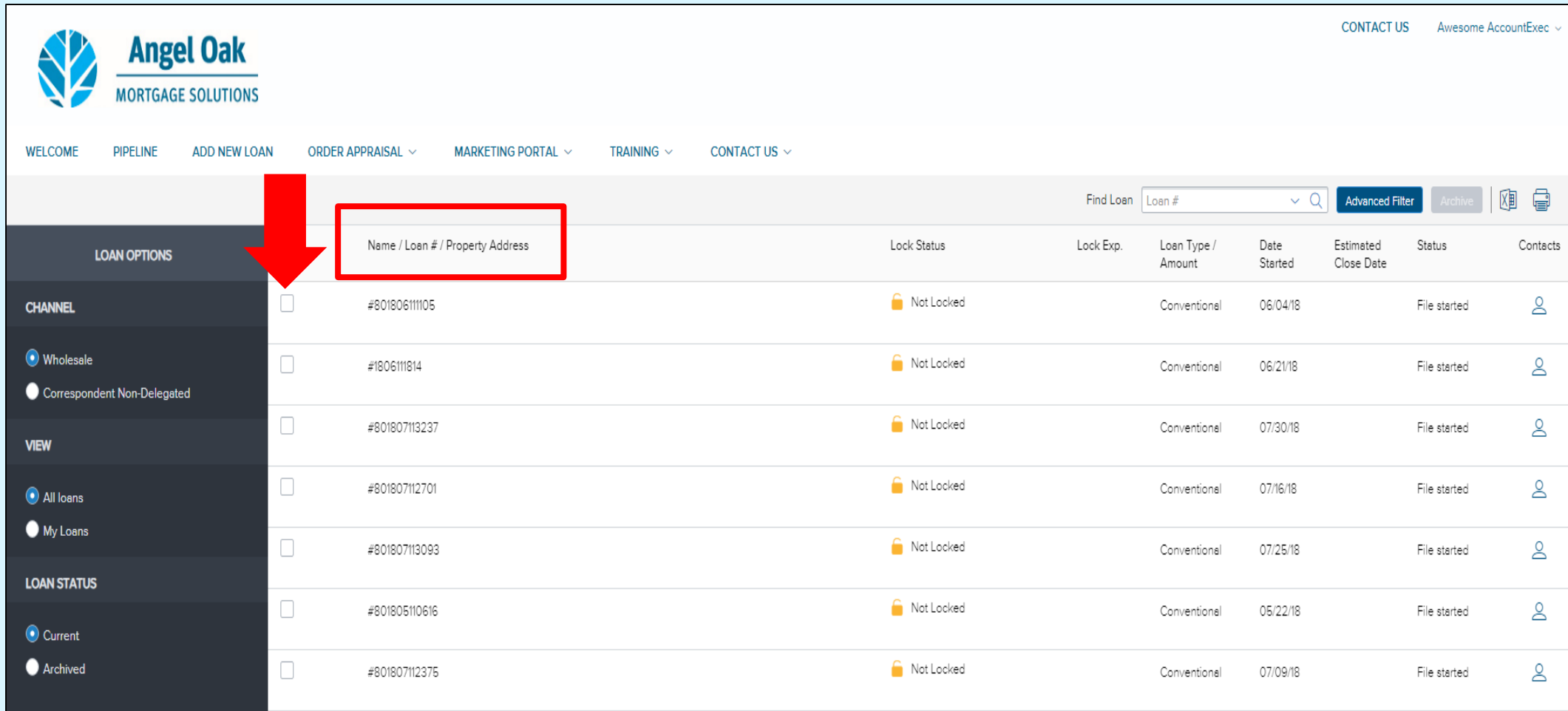
WELCOME **PIPELINE** ADD NEW LOAN ORDER APPRAISAL MARKETING PORTAL TRAINING CONTACT US

Welcome to our portal.

Our new, easier-to-use portal will reduce loan submission time from minutes to seconds.
If you have questions regarding the loan process or this website please contact your Account Manager, listed below.

Current Turn Times	Need help on these topics?
New Broker Approval 5 Business days for initial review	• How to Request Disclosures
Set-Up New Submissions: 1 Business Day Conditions: 1 Business Day	• How to Submit Your Loan for Underwriting
Underwriting New Files: 3 Business Days Conditions: 3 Business Days	• How to Submit Your Loan Conditions
	Watch our 3 minute tutorials

Once you are in your pipeline, find and select your loan.



Angel Oak
MORTGAGE SOLUTIONS

CONTACT US Awesome AccountExec

WELCOME PIPELINE ADD NEW LOAN ORDER APPRAISAL MARKETING PORTAL TRAINING CONTACT US

Find Loan

LOAN OPTIONS	Name / Loan # / Property Address	Lock Status	Lock Exp.	Loan Type / Amount	Date Started	Estimated Close Date	Status	Contacts
<input type="checkbox"/>	#80180611105	Not Locked		Conventional	06/04/18		File started	
<input type="checkbox"/>	#1806111814	Not Locked		Conventional	06/21/18		File started	
<input type="checkbox"/>	#801807113237	Not Locked		Conventional	07/30/18		File started	
<input type="checkbox"/>	#801807112701	Not Locked		Conventional	07/16/18		File started	
<input type="checkbox"/>	#801807113093	Not Locked		Conventional	07/25/18		File started	
<input type="checkbox"/>	#801805110616	Not Locked		Conventional	05/22/18		File started	
<input type="checkbox"/>	#801807112375	Not Locked		Conventional	07/09/18		File started	

CHANNEL

- Wholesale
- Correspondent Non-Delegated

VIEW

- All loans
- My Loans

LOAN STATUS

- Current
- Archived

This will take you to the loan summary page.

- From this page you will click on the 'Submit Loan' button in the Loan Actions section.


The screenshot shows a web interface for a loan summary. At the top, there is a navigation bar with links: WELCOME, PIPELINE, ADD NEW LOAN, ORDER APPRAISAL, MARKETING PORTAL, FORMS & TRAINING, and CONTACT US. Below the navigation bar, the loan details are displayed: 'Happy Testing' with address '1234 Happy Street, Atlanta, GA, 30305' and 'I Love AOMS'. To the right, it shows 'Loan Number: 80181117217', 'Total Loan Amt: \$150,000.00', 'Loan Type: Conventional', and 'Loan Purpose: Purchase'. The main content area is divided into three sections. The left sidebar contains 'LOAN SUMMARY' (with a list icon and '1003'), 'CONDITIONS' (with a gear icon), and 'LOAN ACTIONS' (with 'Import Additional Data', 'Order Credit', and 'Submit Loan' buttons). The 'Submit Loan' button is highlighted with a red box and a red arrow. The middle section displays the loan amount '\$150,000.00' at '125.00% / 125.00%' with a table showing 'Base Loan Amount \$150,000.00' and 'Sub. Financing \$0.00' on the left, and 'MI, FF, MIP Financed \$0.00' on the right. Below this is a 'Not Locked 0.000%' status with a lock icon and a table showing 'Amortization Type Fixed Rate' and 'Amortization Term 360'. The right section shows 'File started 11/07/2018' with 'Conditions Open Ready for Review' and a 'Show Details' link. At the bottom, there is a table with 'Down Payment -\$30,000', 'Reserves \$0', 'P & I \$0', and 'DTI 0.000%/0.000%'.



Documents Missing

- After clicking “Submit Loan”, the system will flag the loan for not having the 1003 wet signed by the loan officer and not having documents for the underwrite. A notification window will appear to allow you to upload these documents. If your borrower wet signed disclosures, then you will also upload these here in the “Disclosures & Loan Info” bucket.

Missing required fields and documents

 Documents Missing Attachments

Document Underwriting Documents is missing an attachment

Document 1003 Signed by Loan Officer is missing an attachment

Required Documents

UNDERWRITING DOCUMENTS	Drag & Drop files here or	Browse for files
1003 SIGNED BY LOAN OFFICER	Drag & Drop files here or	Browse for files



You can use either the “Drag & Drop” or “Browse for Files” option to upload your documents.

Missing required fields and documents

Documents Missing Attachments

Document Underwriting Documents is missing an attachment

Document 1003 Signed by Loan Officer is missing an attachment

Required Documents

UNDERWRITING DOCUMENTS	Drag & Drop files here or Browse for files
1003 SIGNED BY LOAN OFFICER	Drag & Drop files here or Browse for files

[Review Loan](#) [Update](#)

Once the documents are uploaded, click the “Update” button to continue and submit the loan for final review by our setup team.

Missing required fields and documents


Documents Missing Attachments

Document Underwriting Documents is missing an attachment
Document 1003 Signed by Loan Officer is missing an attachment

Required Documents


UNDERWRITING DOCUMENTS	Drag & Drop files here or	Browse for files
1003 SIGNED BY LOAN OFFICER	Drag & Drop files here or	Browse for files

[Review Loan](#) [Update](#)



Confirmation Email

- Once our setup team reviews the file, and if all necessary documents are present, we will send you an email to confirm that your loan has now moved into the underwriting queue to be underwritten.



Wed 4/17/2019 6:14 PM
Santhosh Kumar
File submitted to Underwriter_Jonathan L Smith_801903122761

To jessie.smith@myccmortgage.com; Tamatha.Sylvester@myccmortgage.com
Cc Dee Buckley; Daniel W. Walker; Steve Krasnoff; Tonya Taylor; Manoj Kiran

Action Items + Get more apps

Good evening,

Thank you for submitting such a great file! You had all the minimum required documents in the file for an underwriting submission. Your file has been submitted to underwriting for review. Moving forward, if you have any questions or concerns please contact your **Account Manager (Daniel Walker)**. Please visit our TPO portal for current underwriting turn times. Thank you for your time, and I look forward to working with you.

Thank you for doing business with Angel Oak!


Regards,

Santhosh Kumar | Loan Set Up Specialist

Email Santhosh.Kumar@angeloakms.com


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Please take the time to follow the steps laid out in our guide.

Your ability to navigate our portal will directly impact your success. Remember to leverage your Account Executive and Account Manager relationship! They are dedicated to your success.

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