



Date	
Angel Oak Loan Number	

Please note that the persons listed below will be used as primary contacts during the loan process.

COMPANY INFORMATION		
UNDERWRITING CONTACT	PHONE	EMAIL
ADDITIONAL CONTACT	PHONE	EMAIL
POST CLOSING CONTACT	PHONE	EMAIL

BORROWER INFORMATION	
BORROWER NAME	CO-BORROWER NAME

LOAN INFORMATION				
<b>Transaction Type</b> <input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Cash Out <input type="checkbox"/> Rate/Term	<b>Loan Program</b> <input type="checkbox"/> Platinum <input type="checkbox"/> Portfolio Select <input type="checkbox"/> Bank Statement <input type="checkbox"/> Non-Prime <input type="checkbox"/> Investor Cash Flow <input type="checkbox"/> Foreign National	<b>Income Documentation</b> <input type="checkbox"/> Full Doc <input type="checkbox"/> Bank Statements <input type="checkbox"/> 1 Year Tax Returns <input type="checkbox"/> Asset Qualifier	<b>Product Types</b> <input type="checkbox"/> 30 year fixed <input type="checkbox"/> 5/1 ARM <input type="checkbox"/> 7/1 ARM	<b>Occupancy</b> <input type="checkbox"/> Owner-Occupied <input type="checkbox"/> Second Home <input type="checkbox"/> Investment – NOO

**SUBMISSION DOCUMENTS**  
(Docs in bold MUST be present and accurate for the loan review.)

**Required Items:**

- 1003 Signed by LO**
- 1008 Signed by Underwriter**
- Credit Report**
- LOX (if applicable)
- Identification (SSN & Photo ID)
- Sales Contract (if applicable)**
- Earnest Money Deposit (if applicable)
- Appraisal
- Title, CPL, E&O and Taxes
- Assets**
- SSI, Pension Award letter (if applicable)
- Homeowners Insurance or Master HOI & HO6 if Condo
- Condo Questionnaire (if applicable)**

**Platinum, Portfolio Select & Non-Prime Products:**

**Income Documents:**

- Paystubs (most recent 30 days)
- Tax Returns (2 years)
- W-2's/1099s (2 years)

**Bank Statement Products:**

- Most Recent **12 or 24 Months Bank Statements** (depending on product) Note: all account holders must be on loan
- Expense Ratio Letter (expense ratio letter signed and dated by 3rd party tax preparer for Business Program)**
- Income Analysis/ATR Worksheet**

**Foreign National Products:**

- Visa & Passport
- Three Credit Reference Letters
- Letter from employer verifying employment and wages (for wage earners)
- CPA or Accountant letter reflecting annual gross income for 2 years including YTD

**Investor Cash Flow Products:**

- Borrower Certification of Investment Purpose Disclosure

**COMMENTS/NOTES**

