Non-Delegated Correspondent Loan Submission Form

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

Transaction Type
- ☐ Purchase
- ☐ Refinance
  - ☐ Cash Out
  - ☐ Rate/Term

Loan Program
- ☐ Platinum
- ☐ Portfolio Select
- ☐ Bank Statement
- ☐ Non-Prime
- ☐ Investor Cash Flow
- ☐ Foreign National

Income Documentation
- ☐ Full Doc
- ☐ Bank Statements
- ☐ 1 Year Tax Returns
- ☐ Asset Qualifier

Product Types
- ☐ 30 year fixed
- ☐ 5/1 ARM
- ☐ 7/1 ARM

Occupancy
- ☐ Owner-Occupied
- ☐ Second Home
- ☐ Investment – NOO

SUBMISSION DOCUMENTS
(Docs in bold MUST be present and accurate for the loan to move to Underwriting.)

Items Required on ALL Loans:
- ☐ **Initial Loan Disclosures including 1003 and state specific disclosures:**
- ☐ eConsent (if docs were eSigned)
- ☐ **1003** *signature required*
- ☐ **Loan Estimate**
- ☐ **Settlement Service List ofProviders**
- ☐ **Intent to Proceed** *signature required*
- ☐ Borrower Certification & Auth. *signature required*
- ☐ Credit Score Disclosure
- ☐ Mtg. Fraud is Investigated by the FBI
- ☐ Fair Credit Reporting Act
- ☐ Hazard Insurance Authorization, Requirements & Disclosure (except in CA & CT which require state specific)
- ☐ Privacy Policy
- ☐ Notice of Furnishing Negative Info.
- ☐ Federal Equal Credit Opportunity Act Notice
- ☐ **Home Loan Toolkit** (if purchase)
- ☐ **Consumer Handbook on AdjustableRate Mortgages** - CHARM (if ARM)
- ☐ **ARM Disclosure**
- ☐ **State Specific Disclosures**
  signature may be required if required to make selection
- ☐ Re-Disclosures including **locked Loan Estimate**
- ☐ **Credit Report**
- ☐ LOX (if applicable)
- ☐ Identification (SSN & Photo ID)
- ☐ **Sales Contract** (if applicable)
- ☐ Appraisal
- ☐ Title, CPL, E&O, Taxes & Prelim CD
- ☐ Assets
- ☐ SSI, Pension Award letter (if applicable)
- ☐ Homeowners Insurance or Master HOI & HO6 if Condo
- ☐ **Condo Questionnaire (if applicable)**

Platinum, Portfolio Select & Non-Prime:
Income:
- ☐ Paystubs (most recent 30 days)
- ☐ Tax Returns (2 years)
- ☐ W-2's/1099s (2 years)
- ☐ 4506 Record of Account Results

Bank Statement:
- ☐ Yes ☐ No – Bank Statements were submitted to the Bank Statement Review Team via the portal
- ☐ Yes ☐ No – Attached is the Angel Oak Bank Statement Worksheet with a Pass status

(If yes above, skip the submission of 12 or 24 months of bank statements shown below)

- ☐ **Most Recent 12 or 24 Months Bank Statements (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 Worksheet

Foreign National
- ☐ Foreign National Borrower Contact Form
- ☐ 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:
- ☐ Borrower Certification of Investment Purpose Disclosure

Please Note: Mortgagee information should be in the name of the Correspondent.

EQUAL HOUSING OPPORTUNITY