

Angel Oak Correspondent Addendum to the Encompass Investor Connect Lender User's Guide

Complete the following steps to successfully deliver loan packages to Angel Oak through Encompass Investor Connect.

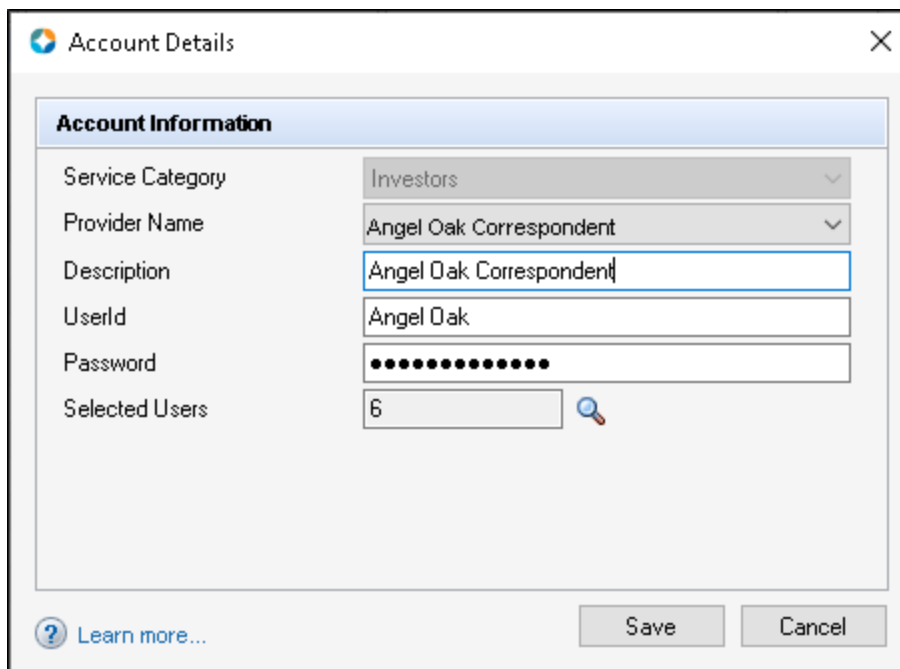
IMPORTANT: Use Encompass Investor Connect to deliver loans to Angel Oak only for Closed Loan Delivery.

Configuring Your Investor Connect Setup

Your administrator needs to complete the following steps when configuring Encompass Investor Connect in the Encompass settings.

Services Password Management

Your Encompass administrator must follow these guidelines when creating the Account Details entry for Angel Oak in the Services Password Management setting (**Encompass > Settings > Company/User Setup > Services Password Management**):



Account Information	
Service Category	Investors
Provider Name	Angel Oak Correspondent
Description	Angel Oak Correspondent
UserId	Angel Oak
Password	••••••••••••
Selected Users	6

For UserId, enter **Angel Oak**. For Password, enter **Correspondent**. Contact your Angel Oak Account Executive, if you have any questions.

Submitting Data and Document Packages

Encompass users must follow these guidelines when submitting data and document packages.

- On the Add Submission Details section of the Deliver Loans window:
 - Select **Closed Loan Delivery** from the **Submission Type** drop-down list.
 - Select a **Stacking Template**.

The screenshot shows the 'Deliver Loans' window with the 'Add Submission Details' section active. The window is titled 'Deliver Loans | 1'. On the left, there are two columns: 'Select a Category' with options 'IN Investor', 'WL Warehouse Lender', and 'DD Due Diligence'; and 'Deliver to' with a list of lenders including AmeriHome, Angel Oak Correspondent, Blue Water Financial, Caliber, Chase, Colorado Housing & Fin..., Flagstar, Franklin American, Freedom Mortgage, Home Point Financial, MAXEX, Mr. Cooper, NewRez Correspondent, and PennyMac Correspondent. The 'Add Submission Details' section features the Angel Oak CORRESPONDENT logo, a 'Memo' text box, a 'Submission Type' dropdown menu set to 'Closed Loan Package', and a 'Stacking Template' dropdown menu set to 'All Documents'. A 'REVIEW DOCUMENTS' link is visible next to the stacking template dropdown. At the bottom right, there are 'Cancel' and 'Deliver' buttons.

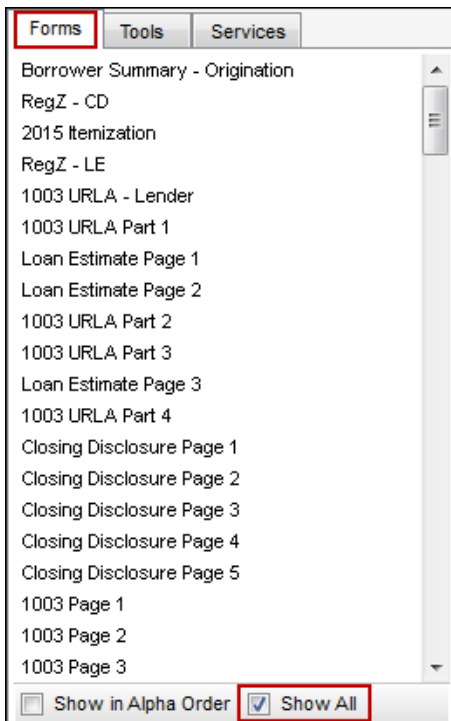
Required Data Fields

For a smooth Closed Loan Delivery, Angel Oak requires the below from the loan file submitted through Encompass Investor Connect to match the loan in Angel Oak's system.

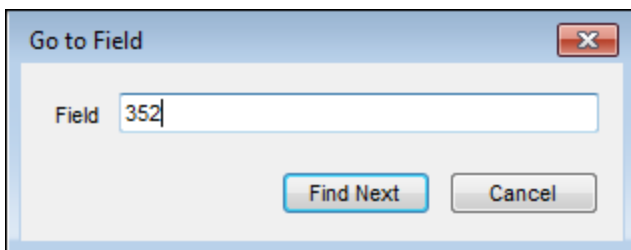
- Please enter your Encompass Loan number in field 352 (Investor Loan Number)

To Add this field:

1. Open the loan file, click the **Forms** tab in the lower-left panel, and then select the **Show All** check box.



2. Press **Ctrl+G**.
3. Type the **Field ID** in the field and click **Find Next**.



4. This takes you to the field. Enter the information, and then save the loan.

Delivery Conditions

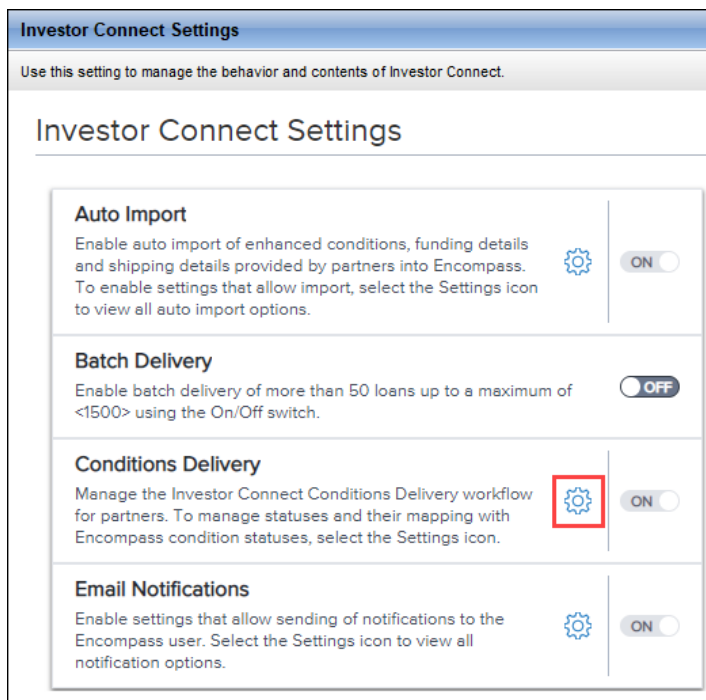
Angel Oak has enabled the delivery conditions workflow with Encompass Investor Connect. For an overview of the steps required to set up and work with delivery conditions, refer to the [Configure and Use Delivery Conditions in Encompass Investor Connect](#) quick reference guide. For detailed information, please refer to the *Delivery Conditions* section of the [Encompass Investor Connect Lender User's Guide](#).

Mapping Angel Oak Condition Statuses to Encompass Condition Statuses

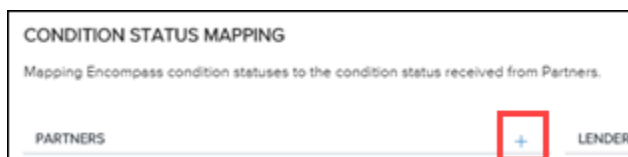
To ensure that conditions sent by Angel Oak are assigned the correct status when they are imported into Encompass, use the Investor Connect Settings (**Encompass > Settings > External Company Setup > Investor Connect Setting**) to map the conditions statuses.

To Configure the Condition Mapping:

1. In the Investor Connect Settings, click the **Gear** icon for the Conditions Delivery feature.



2. In the Condition Status Mapping section, if Angel Oak is already listed in the Partner column, proceed to Step 4. If Angel Oak does not display in the Partner column, click the **Add** icon.



- When the Add Partner window opens, select **Investor** for the Category, select **Angel Oak Correspondent** for the partner, and then click **Add**

The screenshot shows a dialog box titled "Add Partner" with a close button (X) in the top right corner. It contains two dropdown menus: "Category" with "Investor" selected and "Partner" with "Angel Oak Correspondent" selected. At the bottom right, there are two buttons: "Cancel" and "Add".

- Select **Angel Oak Correspondent** from the Partner list.

The screenshot shows a table with the header "PARTNERS" and a plus sign icon to its right. Below the header, there is one row with the text "Angel Oak Correspondent" and a trash can icon to its right. The row is highlighted in light blue.

The Encompass condition statuses display in the Lender Condition Status column. The condition statuses in the Angel Oak Correspondent Condition column will display **Not mapped yet** by default.

LENDER CONDITION STATUS	ANGEL OAK CORRESPONDENT CONDITION STATUS	
Added	Not mapped yet	▼
Fulfilled	Not mapped yet	▼
Requested	Not mapped yet	▼
Re-requested	Not mapped yet	▼
Requested	Not mapped yet	▼

- Click one of the **Arrow** icons on the far right in the Angel Oak Correspondent Condition column to open a pop-up window where you can select a check box to map an Angel Oak condition to an Encompass condition.

A vertical list of five items, each with a square checkbox on the left and text on the right. From top to bottom: New Condition, Received, Cleared, Waived, and Rejected. A vertical scrollbar is on the right side of the list.

- Select the mapping options shown below to configure the condition statuses supported by Angel Oak.

	LENDER CONDITION STATUS	ANGEL OAK CORRESPONDENT CONDITION	
	Added	New Condition	▼
	Fulfilled	Not mapped yet	▼
	Requested	Not mapped yet	▼
	Re-requested	Not mapped yet	▼
	Received	Received	▼
	Reviewed	Not mapped yet	▼
	Rejected	Rejected	▼
	Cleared	Cleared	▼
	Waived	Not mapped yet	▼

Delivery Condition Responses

If you send a condition response back to Angel Oak, be sure to attach the required documents and/or comments to the condition. This ensures that Angel Oak is aware of any updates you made to fulfill the condition or any questions you may have about the condition.