

Angel Oak Capital Advisors Brings Third Securitization of 2020 to Market

With AOMT 2020-3, Angel Oak's Total Issuance Level Is Over \$6 Billion

ATLANTA — (JULY 2, 2020) — Angel Oak Capital Advisors, LLC (Angel Oak), has completed AOMT 2020-3, a \$530 million securitization composed primarily of nonqualified mortgage (non-QM) loans originated by its affiliate mortgage lenders Angel Oak Mortgage Solutions, LLC, and Angel Oak Home Loans, LLC. The securitization was rated by Fitch and DBRS.

“Even amid the current economic conditions, we continue to see a large investor base following our securitizations based on the strength and consistency of our deals,” said Namit Sinha, Chief Investment Officer of Private Strategies at Angel Oak Capital Advisors. “Investors are finding value in these alternative credit opportunities, and we anticipate that will continue into the second half of 2020.”

AOMT 2020-3, Angel Oak's third securitization this year, consists of 1,356 loans, 87.8% of which were originated by Angel Oak affiliates. Since 2015, Angel Oak has issued 17 securitizations, totaling \$6.3 billion.

“We're proud of the vertically integrated model we've created, which provides investors with more transparency,” said Sinha. “From origination to securitization, our model provides us with a distinct advantage that investors have come to recognize.”

About Angel Oak Capital Advisors, LLC

Angel Oak Capital Advisors is an investment management firm focused on providing compelling fixed-income investment solutions for its clients. Backed by a value-driven approach, Angel Oak Capital Advisors seeks to deliver attractive risk-adjusted returns through a combination of stable current income and price appreciation. Its experienced investment team seeks the best opportunities in fixed income, with a specialization in mortgage-backed securities and other areas of structured credit.

For more information, please visit www.angeloakcapital.com.

About Angel Oak Mortgage Solutions, LLC

Angel Oak Mortgage Solutions, a leader in alternative lending solutions, is the top wholesale and correspondent provider of non-QM loans in the nation. Its team of mortgage experts has pioneered a fresh, commonsense approach to overcoming today's mortgage lending challenges. The team operates in 44 states, with a breadth of non-QM products that expands the pool of borrowers, offering partners more opportunities to grow their businesses and better serve their customers.

For more information, please visit www.angeloakms.com.

About Angel Oak Home Loans, LLC

Angel Oak Home Loans is a full-service mortgage lender. In addition to offering traditional mortgage products, it specializes in innovative alternative lending options. Angel Oak Home Loans' flexible, supportive approach empowers prospective buyers to embark with confidence on a new path to home ownership. Its experienced team of licensed mortgage advisors is leading the way by delivering start-to-finish mortgage support and a superior client experience.

For more information, please visit www.angeloakhomeloans.com.

