

Angel Oak Capital Advisors Surpasses \$10B in Non-QM Securitization Issuance

Significant milestone showcases Angel Oak's leadership in revival of non-agency securitization market

ATLANTA – (December 22, 2021) – **Angel Oak Capital Advisors, LLC**, an investment management firm specializing in value-driven structured credit, is pleased to announce it has completed AOMT 2021-8, a \$418.16 million non-agency securitization. AOMT 2021-8 lifts Angel Oak's lifetime securitization issuance to well over \$10 billion, cementing the company as a leader in the non-qualified mortgage securitization market and highlighting sustained demand from institutional investors.

Since its first securitization in 2015, Angel Oak has completed 29 non-QM securitizations, including the first non-agency **social bond securitization** and seven others in 2021, for an impressive total issuance of \$2.9 billion this year alone. Angel Oak continues to deliver high-quality securitizations in the market and expects to extend its momentum into 2022.

"Reaching the \$10 billion milestone not only reinforces Angel Oak's position as a leader in the securitization market but also serves as a reminder of the importance—and prevalence—of non-QM lending and investor appetite for these loans," said Sreeni Prabhu, group chief investment officer at Angel Oak. "We are thrilled to continue generating value for investors while simultaneously making homeownership a reality for more and more Americans."

AOMT 2021-8 is backed primarily by non-qualified mortgages originated by **Angel Oak Mortgage Solutions** and **Angel Oak Home Loans**. The senior tranche received a triple A rating from Fitch Ratings and Kroll Bond Rating Agency. The underlying collateral consists of 841 residential mortgages, the bulk of which are bank statement loans; the remainder are primarily mortgages for investment properties. The borrower profile is strong, with an average 738 FICO score and a 31% debt-to-income ratio.

"We've seen a marked increase in institutional investor participation in our securitizations year-over-year, as investors seek opportunities that can provide attractive risk-adjusted returns," remarked Namit Sinha, Angel Oak's chief investment officer of private strategies. "Additionally, investors have come to recognize the advantages Angel Oak provides through our unique vertical integration and access to data, which help drive our investment decision-making and deliver for investors."

To learn more about Angel Oak Capital Advisors, click [here](#).

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.