Price a Best Efforts Loan

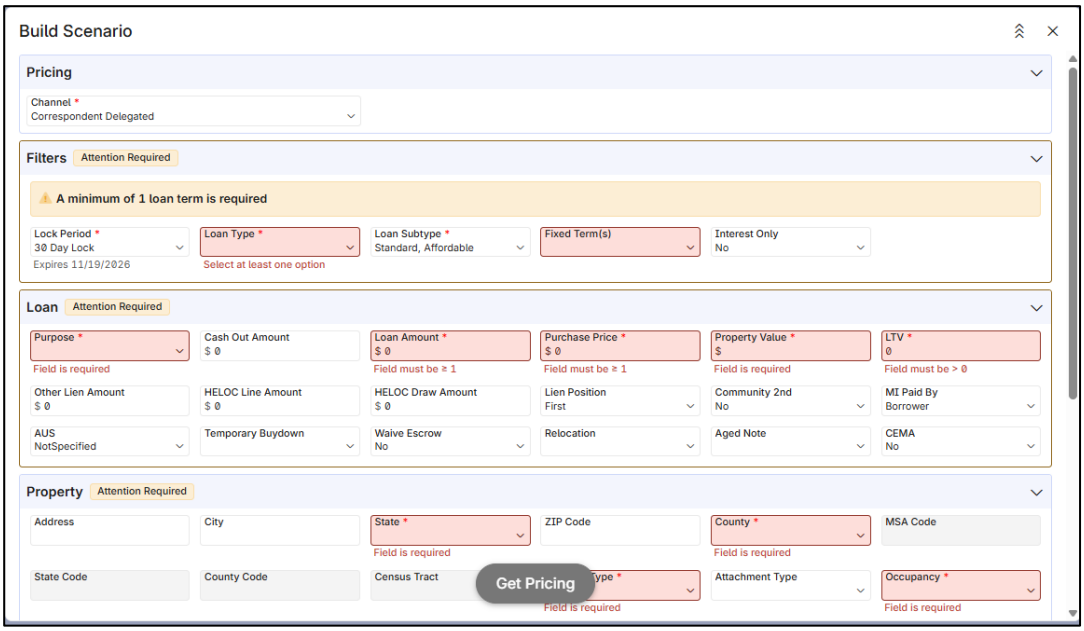
Onity Mortgage Corporation, f/k/a PHH Mortgage Corporation, offers a simplified process for pricing Best Efforts Delegated and Non-Delegated scenarios and loans.

Price a Scenario

Select the **Scenario** menu option in TPO Connect to price a loan scenario.

The "**Scenario**" tab includes a pricing screen that allows users with access to Pricing to enter loan scenarios.

1. Select Delegated or Non-Delegated
2. Enter the data that corresponds to your loan scenario. The red fields are the minimum required fields.
3. **Loan Type** needs to be identified specifically for Conventional, NonQM, FHA, VA, or USDA. Depending on the loan type selected, there may be additional fields to review and populate.



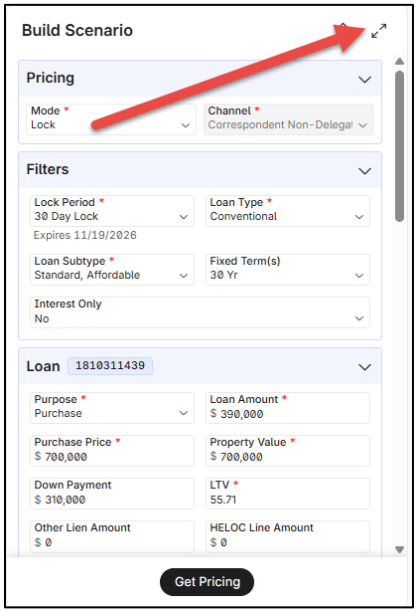
4. Scroll to the bottom and click "**Get Pricing**" to view the results.
5. Review the Eligible and Ineligible products returned. Click into the desired product to view the rate stack returned. If the product you are seeking shows in the "Ineligible" list, click into that view, click on the product, and read the Disqualifiers.

Float/Lock a Loan

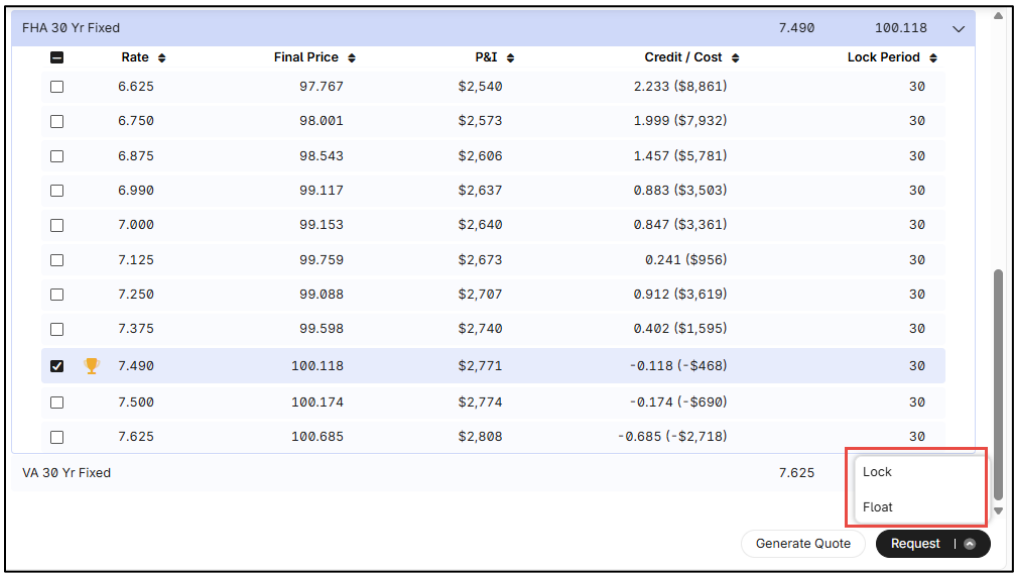
Select the **Pipeline** menu option in TPO Connect to access a loan to be priced and floated or locked.

1. Open the loan you are going to float or lock.

2. Click the "**Product Pricing & Lock as of Nov 2nd**" pricing tab from the left-hand navigation within the loan.
3. Validate the pricing fields are accurate. You can enter them into the reduced pricing screen or use the arrow key to expand the page:



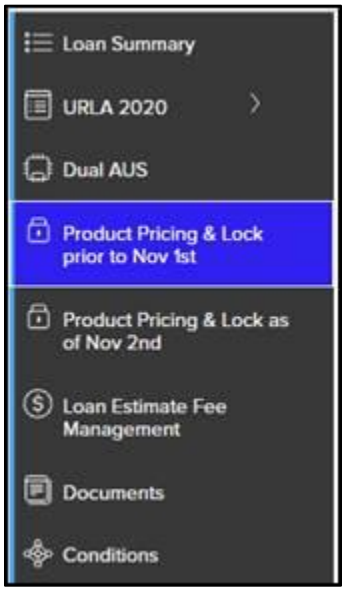
4. Most of the data will be populated from the 3.4 MISMO imported. You can manually update information and need to make sure the **Loan Type** is consistent with the loan: Conventional, NonQM, FHA, VA, or USDA. Depending on the loan type selected, there may be additional fields to review and populate.
5. Click "**Get Pricing**"
6. Once you select the Eligible product and the desired corresponding rate, click into the "**Request**" option on the bottom right of the screen.
7. Select "Float" or "Lock"



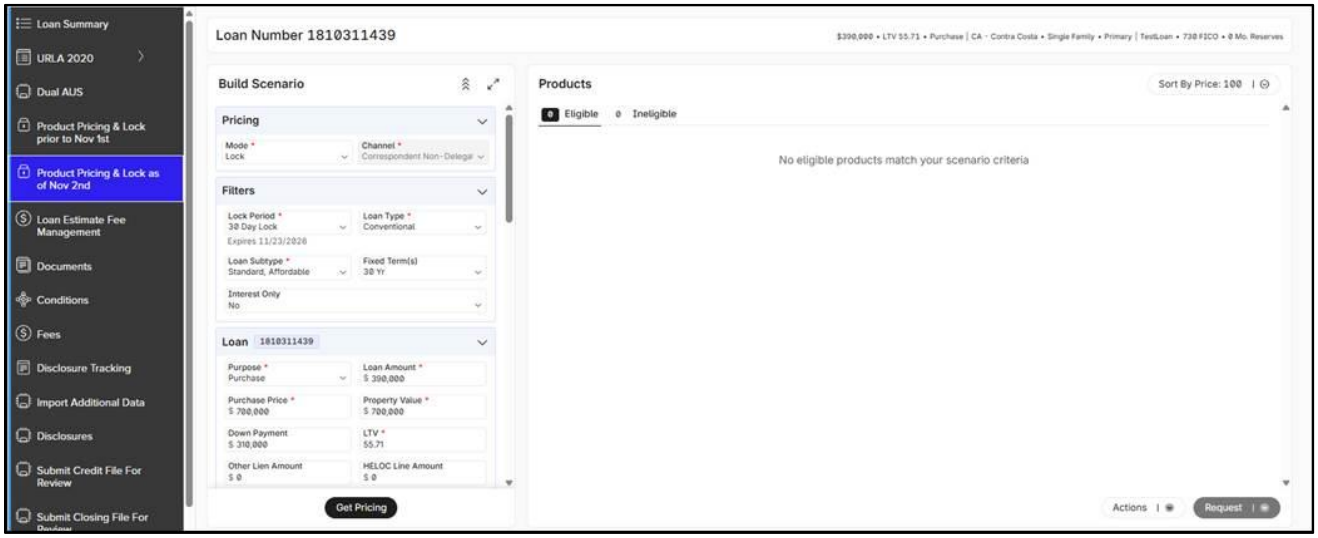
Pricing Loans Before and After November 2, 2026

In support of the new pricing screen available on and after Nov 2, 2026, you will need to select the appropriate **Product Pricing & Lock** page within your loan in TPO Connect. There will be two options:

1. For Loans Locked prior to November 2, 2026 – use the same pricing screen and lock extension process in place at the time of lock by clicking "**Product Pricing & Lock prior to Nov 1st"**



2. Loans being locked on or after November 2, 2026 – use the NEW pricing screen, accessible from the left-hand navigation, labeled "**Product Pricing & Lock as of Nov 2nd"**



If you have any questions, please contact your Correspondent Specialist, Sales Executive, or Correspondent Sales Representative, or contact us via the support line at 1-800-929-4744.

Thank you for your continued business.