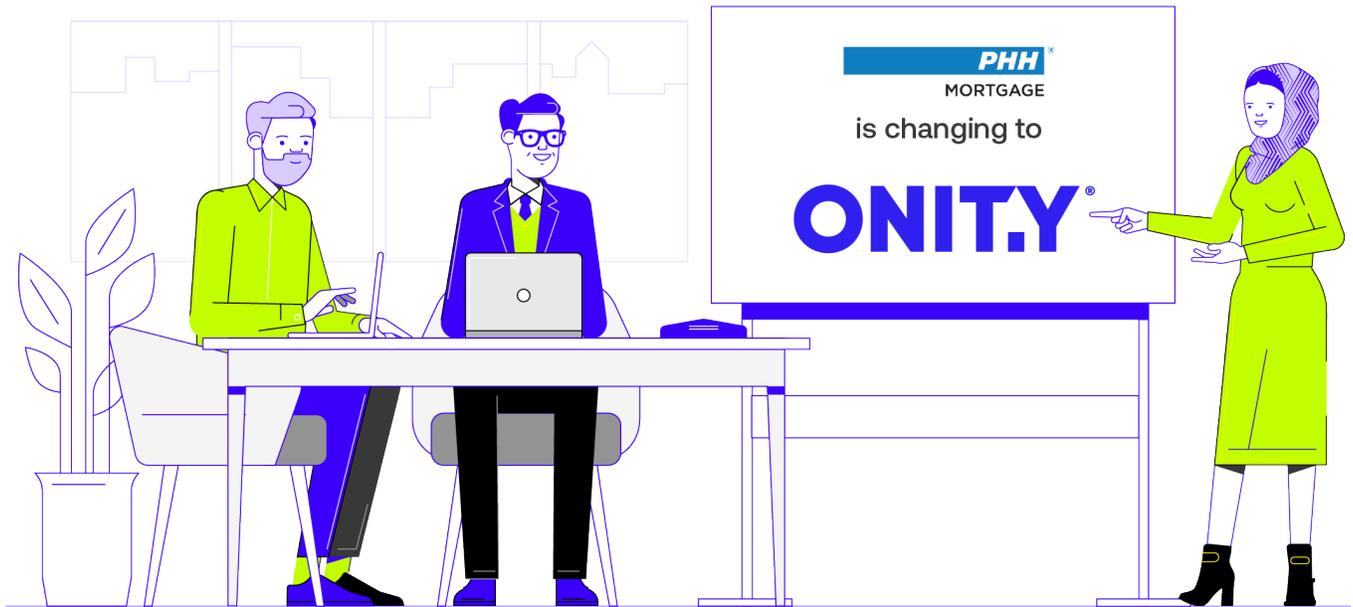


# PHH Mortgage Correspondent Lending is changing its name to Onity Mortgage Corporation!



## FAQs for Correspondent Clients

We're excited to let you know that PHH Mortgage Correspondent Lending is changing its name to Onity Mortgage Corporation soon! The rebrand is expected to take effect **March 23, 2026**. As of the effective date, you will see and use **"Onity Mortgage Corporation, f/k/a PHH Mortgage Corporation"** for a brief period of time to satisfy certain regulatory requirements. We will let you know when the use of the formerly known as (f/k/a) language is no longer required. (**Note:** As a reminder, we rebranded our parent company Ocwen Financial Corporation to **Onity Group Inc.** on June 10, 2024, and our NYSE ticker symbol changed from OCN to ONIT at that time.)

The summary below provides answers to some anticipated questions. If you have questions regarding the rebrand that are not addressed here, please reach out to your Correspondent Specialist or Sales Executive.

### 1) Why are we rebranding?

- Rebranding to Onity® is the culmination of our transformation, growth and expansion into a balanced and diversified mortgage company. It also signifies the confidence we have in the future of our Company.

### 2) What does our new name mean?

- The name Onity is derived from the phrase "on it," which conveys action and commitment to getting the job done.
- We believe our new name reflects the capabilities of a hardworking team with a can-do attitude, problem-solving culture and the promise of dependability, performance and support.
- The correct pronunciation is "ON-it-ee."

### 3) What email addresses will be changing?

- Individual employee email addresses with domains [@mortgagfamily.com](mailto:@mortgagfamily.com), [@phh.com](mailto:@phh.com), or [@phhmortgage.com](mailto:@phhmortgage.com) will change to [@onitygroup.com](mailto:@onitygroup.com) effective on and after March 23, 2026. Existing email domains will remain active for up to 12 months post conversion, but all outbound emails will have the updated [@onitygroup.com](mailto:@onitygroup.com) domain.

### 4) Will there be a change to your Correspondent website address?

- Yes, the new Onity Mortgage Correspondent website address will be active on March 23, 2026 at <https://correspondent.onitymortgage.com>. **Note:** The current PHH domain will remain active for a short period of time after our name change.



**ONITY**

**5) Will there be a change to your Post Closing/Final Docs portal address?**

- Yes, the new website address for the Onity Post Closing/Final Docs portal will be active on March 23, 2026 at <https://finaldocs.onitymortgage.com/login>. **Note:** The current PHH domain will remain active for a short period of time after our name change.

**6) Will there be any required change to existing contracts/subservicing agreements?**

- No, there will be no required change to existing contracts and subservicing agreements.

**7) Will the PHH/Onity Mortgage business address change?**

- There will be no change to our mailing address.

**8) What changes will clients need to make?**

**a. Do clients need to make changes to goodbye letters and other documents that reference PHH Mortgage?**

Yes, references to PHH Mortgage should be changed to Onity Mortgage Corporation, f/k/a PHH Mortgage Corporation, effective on and after March 23, 2026.

**b. Do clients need to make changes to Note Endorsements and/or Allonges?**

Yes, all Notes endorsed on or after March 23, 2026 and all Allonges prepared on or after March 23, 2026 must reflect “Pay to the order of Onity Mortgage Corporation, f/k/a PHH Mortgage Corporation, Without Recourse.”

**c. Do clients need to change how mail is addressed to PHH Mortgage?**

Yes, recipient references for PHH Mortgage should be changed to Onity Mortgage Corporation, f/k/a PHH Mortgage Corporation effective on and after March 23, 2026.

**Note:** The mailing addresses are unchanged.

**d. Would there be mortgage clause changes?**

Yes, references to PHH Mortgage should be changed to Onity Mortgage effective on and after March 23, 2026.

**e. Is there any else clients need to do?**

Inform your external vendors who interact with PHH such as custodians, banks, and those who produce materials or documents using PHH Mortgage’s name of the change to Onity Mortgage Corporation, f/k/a PHH Mortgage Corporation effective on and after March 23, 2026.