

Conditions Management

Onity Mortgage Corporation, f/k/a PHH Mortgage Corporation, has an easy-to-use interface within TPO Connect for both Delegated and Non-Delegated loans, which offers a straightforward conditions management process, as well as a streamlined view of conditions and the respective statuses.

Select the **Conditions** menu option in TPO Connect to review all conditions on the loan and a variety of details related to each condition.

ACTION	CONDITION	DESCRIPTION	PRIOR TO	DATE ADDED	STATUS	STATUS DATE	CATEGORY
	Income-Trust Income	Trust Agreement or letter from Trustee to document income, frequency of the payments, a 2 year history of receipt and a minimum 3 year continuance for [borrower name].	Approval	12/10/2025	Added	12/10/2025	Income
	NonDel Income- Written Verification of Employment	Written verification of employment for ----- from ----- income type(s) and amount to be verified and likelihood of continuance.	Approval	12/10/2025	Added	12/10/2025	Income
	NonDel Closing- Closing Instructions	Provide Closing Instructions with the closed loan package.	Closing	07/08/2025	Fulfilled	12/01/2025	Property

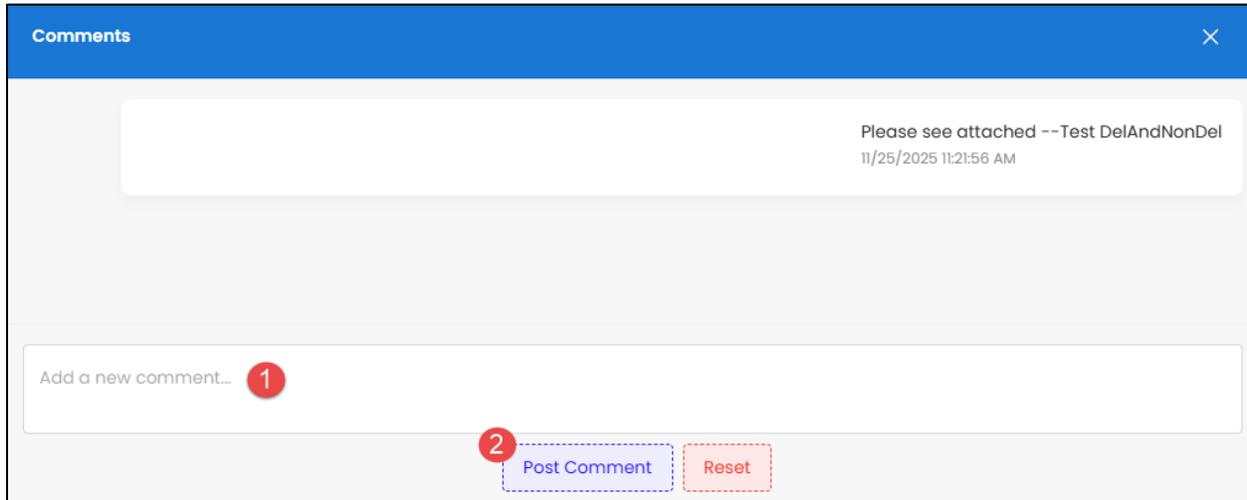
Sort the order of the conditions by clicking on any of the column headings. For example, this list was sorted by clicking in the “Prior To” column:

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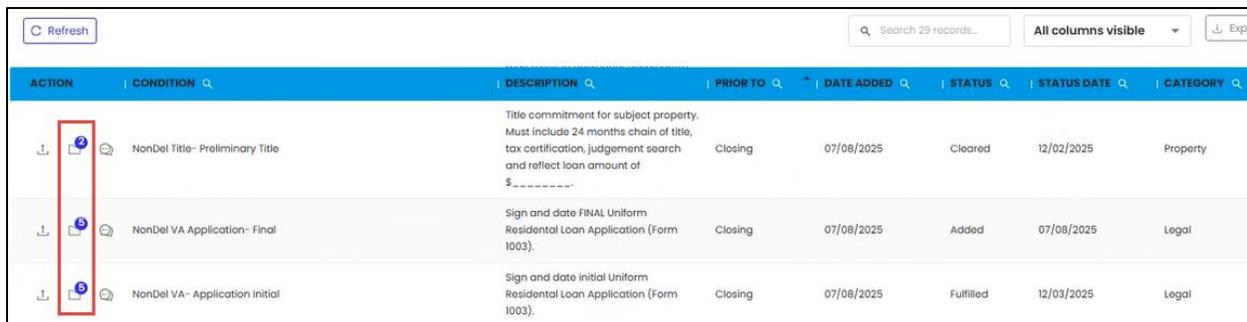
View and/or add comment(s) to a condition by clicking on the comment bubble next to the condition. The number noted on the bubble indicates whether the condition has any comments and the number of comments.

ACTION	CONDITION	DESCRIPTION	PRIOR TO	DATE ADDED	STATUS	STATUS DATE	CATEGORY
	NonDel Flood- Flood Determination Form	Life of loan Flood Certification to indicate if property is in a flood zone.	Closing	07/08/2025	Rejected	12/02/2025	Miscellaneous
	NonDel General- Quality Control	Loan may be selected for a Pre-funding Quality Control Review, which may result in additional condition(s) applied after initial loan decision.	Closing	07/08/2025	Added	07/08/2025	Miscellaneous

Simply type in the “Add a new comment” box, then click “Post Comment” for the comment to become visible to Onity Mortgage Corporation, f/k/a PHH Mortgage Corporation.

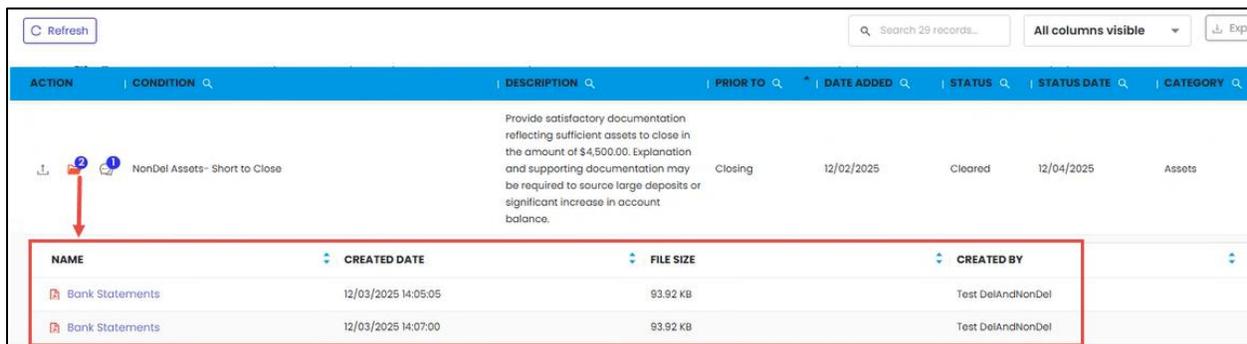


The number noted on the condition folder indicates whether the condition has documentation attached and the number of documents uploaded for the condition.



ACTION	CONDITION	DESCRIPTION	PRIOR TO	DATE ADDED	STATUS	STATUS DATE	CATEGORY	
↓	2	NonDel Title- Preliminary Title	Title commitment for subject property. Must include 24 months chain of title, tax certification, judgement search and reflect loan amount of \$-----.	Closing	07/08/2025	Cleared	12/02/2025	Property
↓	5	NonDel VA Application- Final	Sign and date FINAL Uniform Residential Loan Application (Form 1003).	Closing	07/08/2025	Added	07/08/2025	Legal
↓	5	NonDel VA- Application initial	Sign and date initial Uniform Residential Loan Application (Form 1003).	Closing	07/08/2025	Fulfilled	12/03/2025	Legal

Click on the condition folder to open the field and view the documentation attached to a condition, in addition to the upload details (date/time stamp, creator name, etc.). To close the document list, click the folder again.



NAME	CREATED DATE	FILE SIZE	CREATED BY
Bank Statements	12/03/2025 14:05:05	93.92 KB	Test DelAndNonDel
Bank Statements	12/03/2025 14:07:00	93.92 KB	Test DelAndNonDel

Upload a document to a condition by clicking on the upload icon next to the condition, then either drag and drop the file to the “Drag & Drop” box or click on the “Browse” link to attach the file from your desktop. Once the document name shows below the “Drag & Drop” box, click “Upload”.

ACTION	CONDITION	DESCRIPTION	PRIOR TO	DATE ADDED	STATUS	STATUS DATE	CATEGORY
↓	NonDel Title- Preliminary Title	Title commitment for subject property. Must include 24 months chain of title, tax certification, judgement search and reflect loan amount of \$-----.	Closing	07/08/2025	Cleared	12/02/2025	Property
↓	NonDel VA Application- Final	Sign and date FINAL Uniform Residential Loan Application (Form 1003).	Closing	07/08/2025	Added	07/08/2025	Legal
↓	NonDel VA- Application Initial	Sign and date initial Uniform Residential Loan Application (Form 1003).	Closing	07/08/2025	Fulfilled	12/03/2025	Legal

Upload Document

Requirements

- Maximum file size is 50MB.
- Supported file types: doc, docx, jpg, jpe, jpeg, pdf, png, tif, tiff and txt



1 Drag & Drop or Select file
Drop files here or click [browse](#) through your machine

2 ./sample.pdf ✕

3 Upload Reset

IMPORTANT NOTE: Once a document has been successfully uploaded to a condition, the loan will automatically route to the appropriate Onity Mortgage Corporation, f/k/a PHH Mortgage Corporation, team member! The uploaded document will show a flashing green check mark in the “Action” column until the system validates receipt of the item, which will then update the condition status to “Fulfilled”.

ACTION	CONDITION	DESCRIPTION	PRIOR TO	DATE ADDED	STATUS	STATUS DATE	CATEGORY
✓ ↓	Income-Trust Income	Trust Agreement or letter from Trustee to document income, frequency of the payments, a 2 year history of receipt and a minimum 3 year continuance for [borrower name].	Approval	12/10/2025	Added	12/10/2025	Income

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.