



Final Docs Portal (Post Closing Portal)

March 23, 2026



Topics

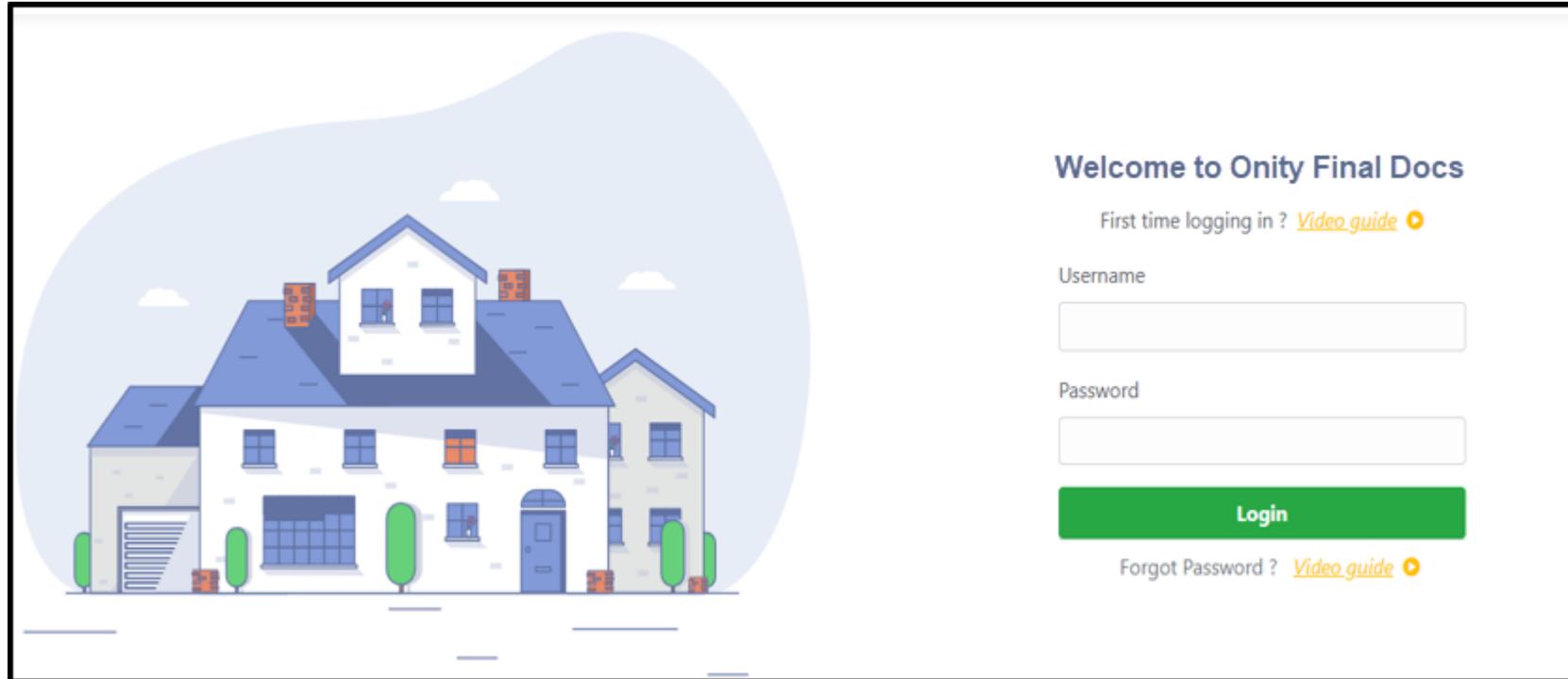
- Final Docs Portal Access
- Final Docs Portal Dashboard
- Final Docs Portal Profiles Loan Documents
- Uploading Documents
- Loan Conversations
- Bulk Uploads
- Conversations



Final Docs Portal Access

The Final Docs portal application can be accessed using the following url:

<https://finaldocs.onitymortgage.com>

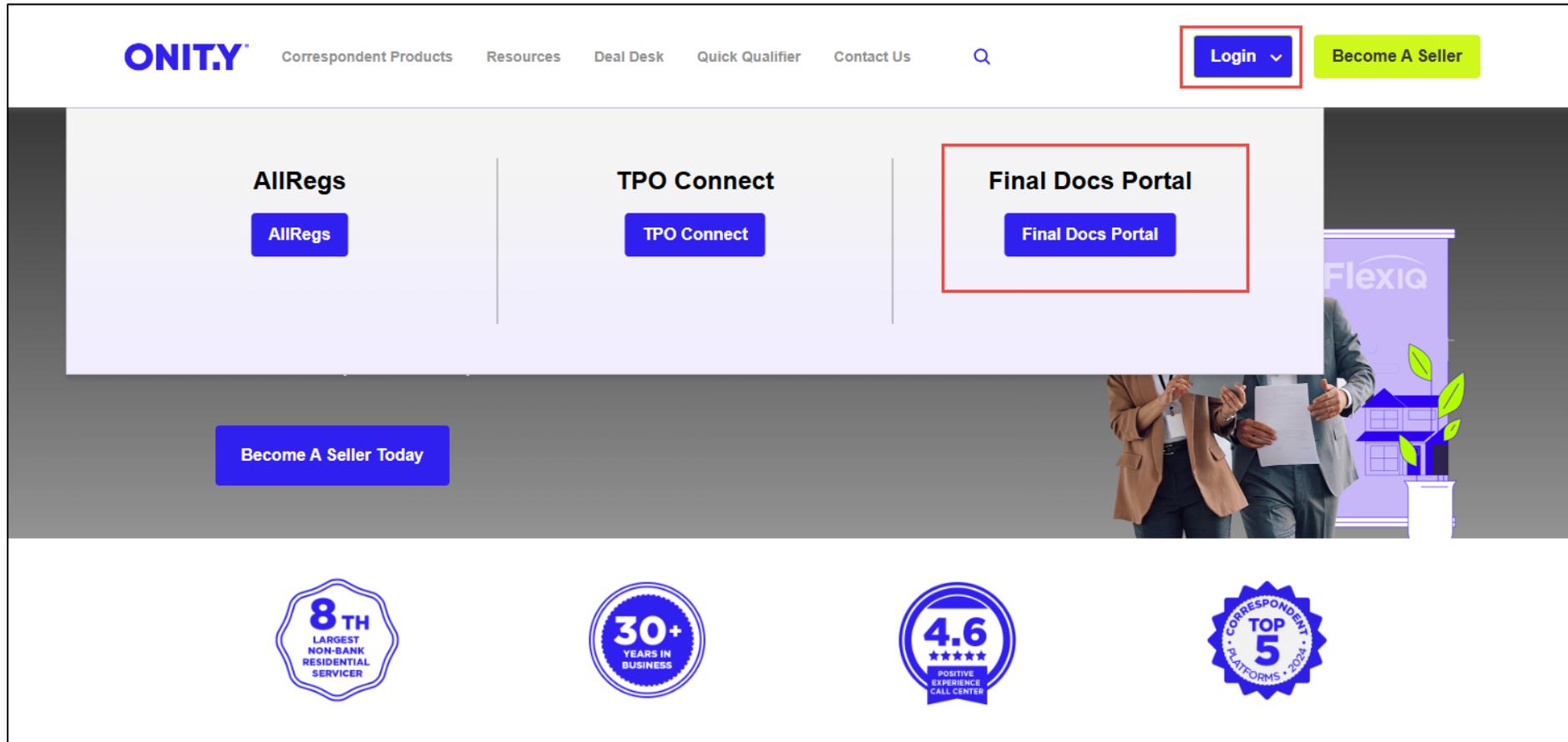


Note: For the best experience, a modern web browser is recommended (e.g., Google® Chrome, Microsoft® Edge, etc.). When choosing any web browser, ensure all appropriate security protocols are followed.



Introduction to Final Docs Portal

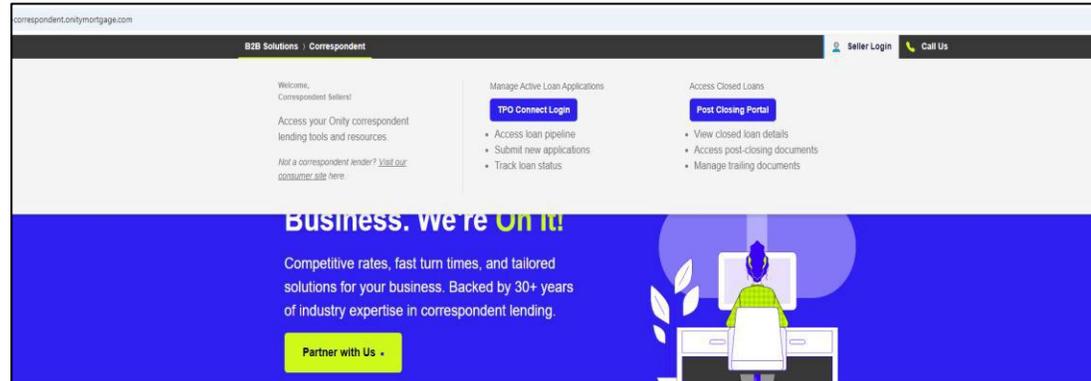
Final Docs Portal is a tool for Onity sellers to communicate with the Onity Mortgage Post Closing team to view loan details, upload documents and more. Access the “Login” button from correspondent.onitymortgage.com



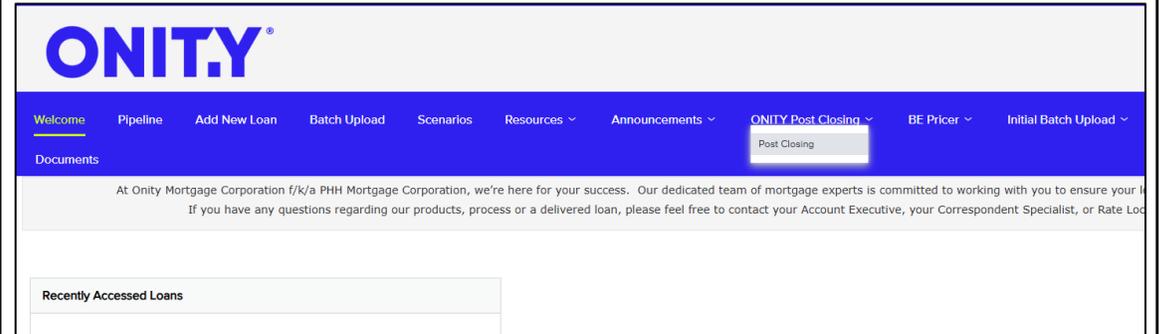
Final Docs Portal Access

The Final Docs portal application can be accessed in multiple ways.

- One way is to click on the Seller Login button and select the Final Docs Portal. The Final Docs Portal is located at: <https://finaldocs.onitymortgage.com>



- A second way to access the Final Docs Portal is via TPO Connect. The screenshot below shows that if you click on Onity, the Onity Post Closing option will take you to the Final Docs Portal.



Note: For the best experience, a modern web browser is recommended (e.g., Google® Chrome, Microsoft® Edge, etc.). When choosing any web browser, ensure all appropriate security protocols are followed.

Final Docs Portal Access continued

Onboarding Seller

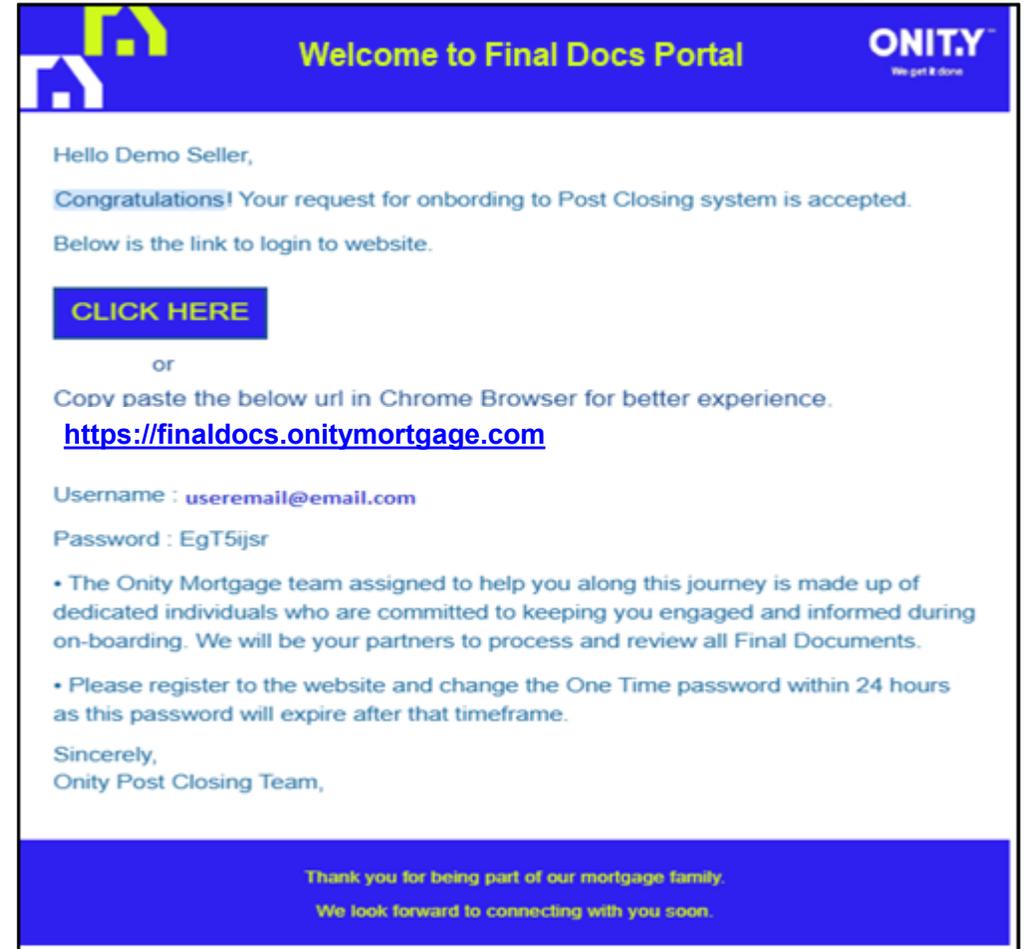
A seller must be invited by an Onity Mortgage representative to the portal. Please reach out to your Onity Post Closing contact or your Correspondent Sales Representative for access to the portal.

Once invited, an invitation email (as shown in image to the right) will be sent with credentials. Email will contain:

- A username (typically email address)
- A temporary password
- Note: These are valid for 24 hours. After first login, you will be redirected to set a new password of your choice.

Note: Instructions for a primary user to invite additional users are provided on slide 15, **Adding Additional Users**

Sample Invitation Email



Final Docs Portal Access continued

Password Requirements:

The new password must contain the following:

- One uppercase letter
- One lowercase letter
- One special character
- One number
- Minimum of eight characters



Final Docs Portal Access continued

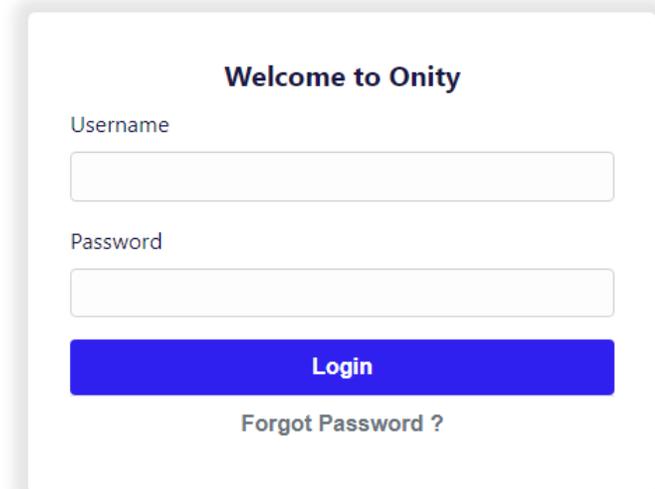
Forgot Password

To reset account password, follow the steps below:

1. From the login page click on “Forgot Password?”
 - **Outcome:** The Forgot Password form will be displayed
2. Type the email address. And click on **Get OTP**.

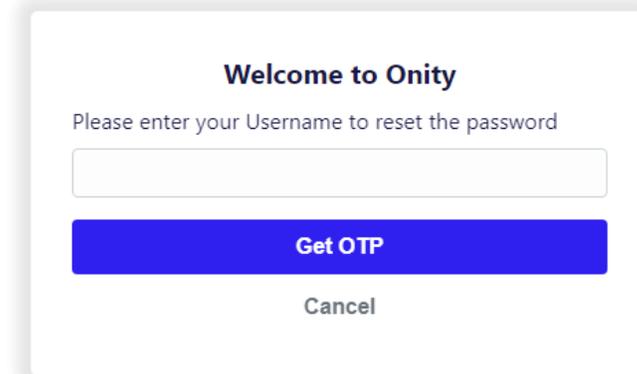
A six-digit one-time password (OTP) will be sent to the email address provided. This OTP expires after five minutes.

Login screen



The login screen displays the text "Welcome to Onity" at the top. Below this, there are two input fields: "Username" and "Password". At the bottom of the form, there is a blue button labeled "Login" and a link labeled "Forgot Password ?".

Get OTP Button



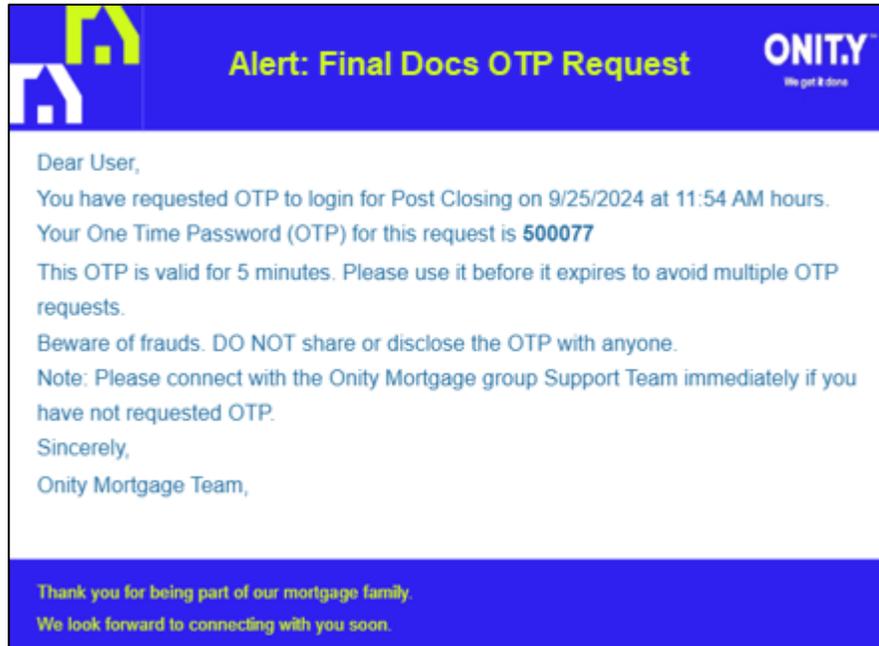
The screen displays the text "Welcome to Onity" at the top. Below this, there is a prompt: "Please enter your Username to reset the password". This is followed by an input field for the username. At the bottom, there are two buttons: a blue button labeled "Get OTP" and a text link labeled "Cancel".



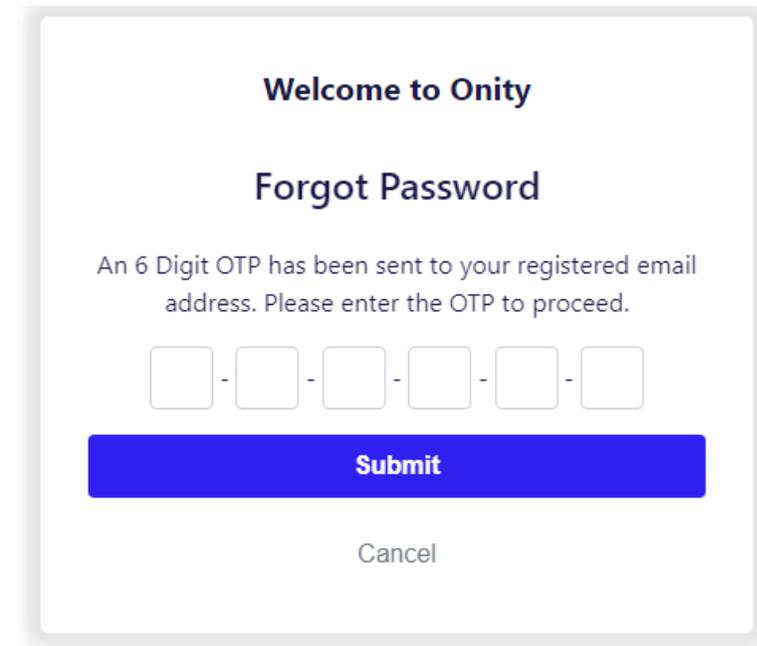
Final Docs Portal Access continued

3. Type OTP from the email on the **Forgot Password** OTP Screen

Sample OTP Email



Forgot Password OTP Screen

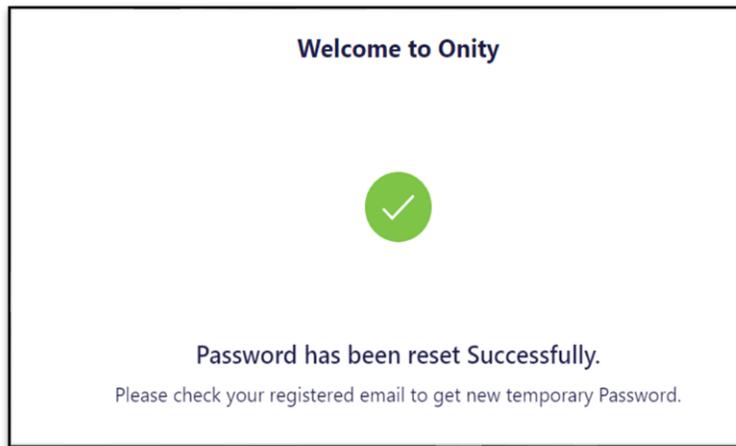


Final Docs Portal Access continued

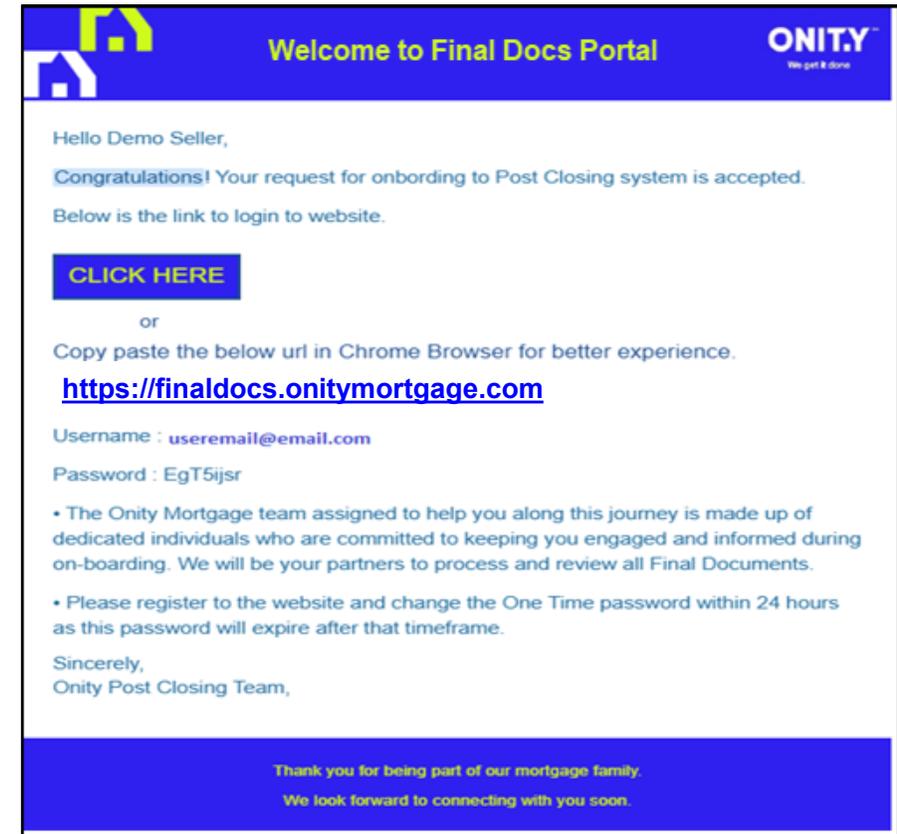
4. Click **Submit**

- **Outcome:** A pop-up window confirms the password reset has been completed successfully.

Password Reset Confirmation Pop-Up



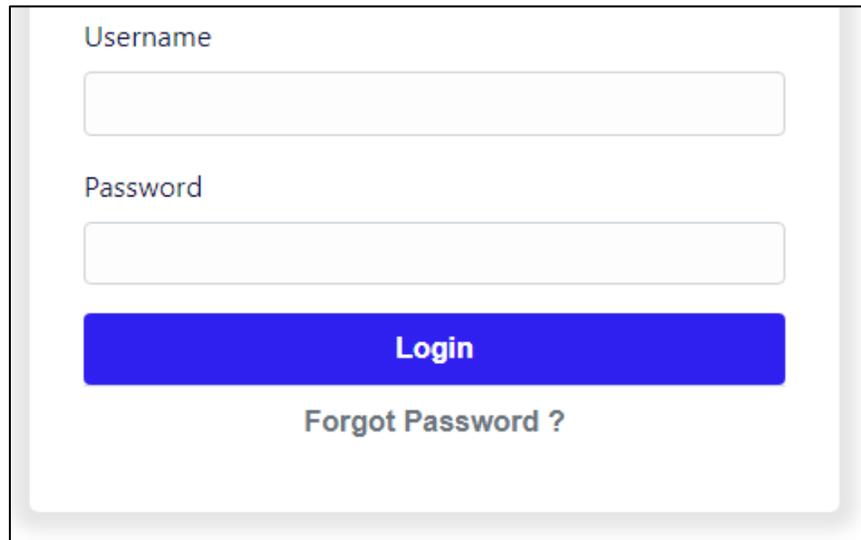
Password Reset Email



Final Docs Portal Access contd.

5. Type the username and temporary password into the **Welcome to Onity Final Docs portal** login page:

Login Screen



The screenshot shows a login form with two input fields: 'Username' and 'Password'. Below the fields is a blue 'Login' button and a link for 'Forgot Password?'.

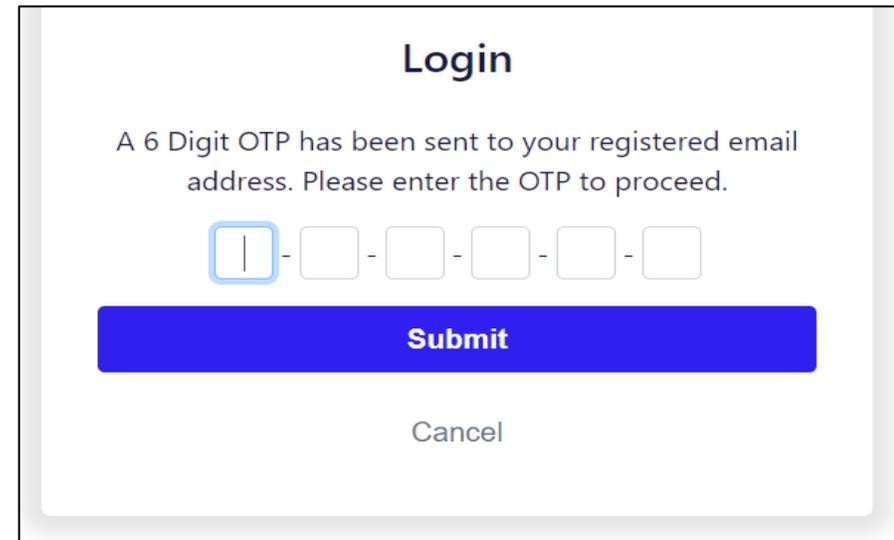
Username

Password

Login

[Forgot Password ?](#)

Submit OTP after login



The screenshot shows a screen titled 'Login' with a message: 'A 6 Digit OTP has been sent to your registered email address. Please enter the OTP to proceed.' Below the message is a 6-digit OTP input field with the first digit highlighted. Below the input field is a blue 'Submit' button and a 'Cancel' link.

Login

A 6 Digit OTP has been sent to your registered email address. Please enter the OTP to proceed.

- - - - -

Submit

[Cancel](#)



Final Docs Portal Access continued

6. Click **Login**.

Outcome: The **Change Your Password** page displays.

Change Your Password Screen

Change Your Password

Current Password

New Password

Confirm Password

[Submit](#) [Reset](#)

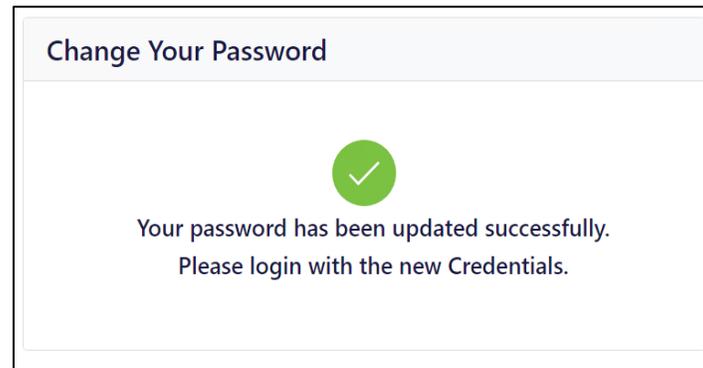


Final Docs Portal Access continued

7. Use the temporary password provided in the email in **Current Password** field and create a new password.
8. Click **Submit**.

Outcome: Password success screen is displayed. And it will redirect to **Welcome to Onity** login page.

Change Your Password Confirmation



9. Log in with the new password.



Profile Options

This application has two profile types:

- Primary user is invited by Onity Mortgage and has the permissions to add any number of additional users
- The additional users do not have permissions to invite any users to the portal

Both profile types display the details for the user and the Onity Representative in the **Contact Details** page.

Name	Email	Phone	Title
demoselleruser1	demoselleruser1@test.com	+1 (232) 342-3424	PC
demoselleruser2	demoselleruser2@test.com	+1 (243) 256-2365	PC



Profile Options Continued

Adding Additional Users configuration

To onboard additional users to the Final Docs Portal, follow the steps below:

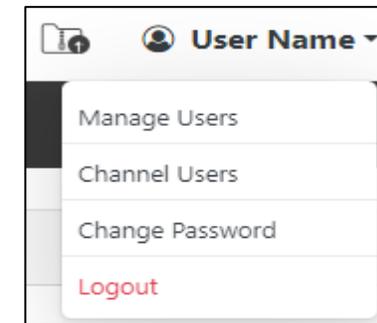
1. Click on the name in the top-right corner of the screen.
2. Click **My Profile** > Manage Users

Outcome: The **Users** page displays.

Profile Options screen



My Profile Option



Users Details Screen

The screenshot shows the 'Users Details Screen' with a table of user information. At the top left, there are two buttons: 'Refresh' and '+ Add New'. The table has four columns: Name, Email, Phone, and Title.

Name	Email	Phone	Title
DemoUser1	DemoUser1@email.com	+1 (234) 234-2342	Demo Primary
DemoUser2	DemoUser2@email.com	+1 (234) 234-0000	Demo 2 Primary
DemoUser3	DemoUser3@email.com	+1 (234) 134-3442	demo user3

Profile Options

3. Click the **+Add New** button and provide details for new user, assign the products form checkbox and click on Add User button

Outcome: User will be added, and the screen will redirect to Manage user's section.

4. Click **Add User**.

Outcome: Blank fields display to enter the user's data and list of available products to get access for the user.

Type the user's name in the **Name** field.

6. Type the user's phone number in **Phone Number** field.

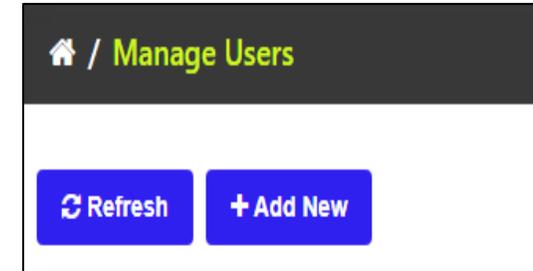
7. Type the user's email address in the **Email ID and Title** field.

Note: This email address is used as the username during the registration process.

8. Click on check boxes to provide access to respective product

9. Click **Add User**

Outcome: A message displays confirming contact details have been updated successfully. Additionally, an **Invite** button displays on the section.



New User Section

A screenshot of a "New User" form. The form has a light blue header with the text "New User". It contains several input fields: "Name", "Email", "Work Phone", "Work Phone Extension", "Cell Phone Extension", and "Title". Below these fields, there is a checkbox labeled "Enable Reports". Underneath, there is a section titled "Channels Access" with a sub-header "Correspondent Whole - 2524421260". This section contains two checkboxes: "Enable Channel access" and "Make as Primary for this Channel". At the bottom of the form, there are two buttons: a blue "Add User" button and a red "Cancel" button.

Profile Options

4. Click **Invite**.

Outcome: User will be active and invitation email will be sent. The Primary User can now Edit or Delete the user's details at any time as these buttons now display.

Name	Email
Seller User1	selleruser1@test.com
Seller User2	selleruser1@test.com
Seller User3	selleruser1@test.com



Profile Options

Change Password:

Users may change the account password at any time while logged in. If the password is forgotten, refer to the *Forgot Password* section of this document.

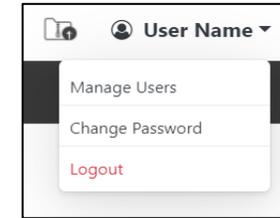
1. From the **My Profile** page, click the **Change Password** tab.

Outcome: The **Change Password** page displays.

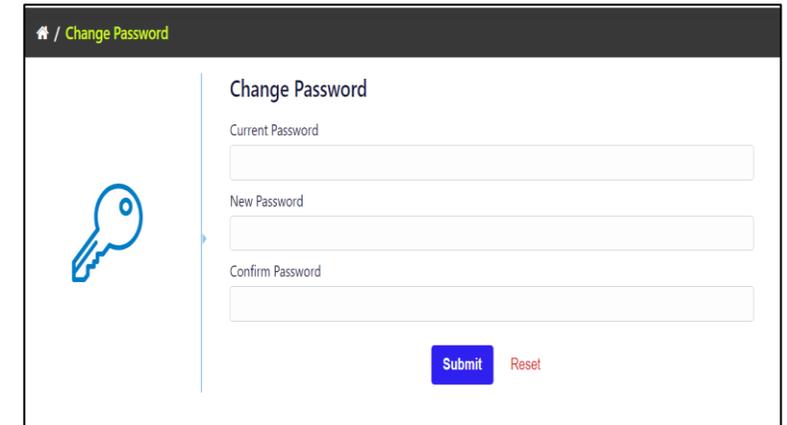
2. Type the current password into the **Current Password** field.
3. Type a new password in the **New Password** field, then enter it again in the **Confirm Password** field.
4. Click **Submit**.

Outcome: A pop-up window displays, confirming the password change was successful. An email is sent notifying the user of the password change.

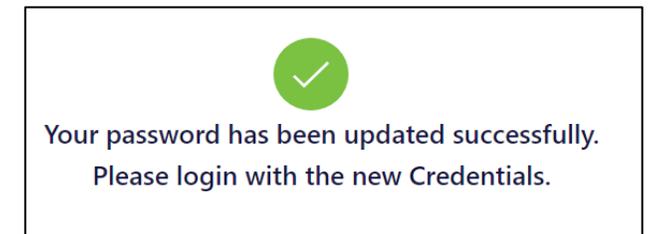
Change Password



Change Password Page

A screenshot of the "Change Password" page. The page has a dark header with a home icon and the text "/ Change Password". On the left side, there is a blue key icon. The main content area is titled "Change Password" and contains three input fields: "Current Password", "New Password", and "Confirm Password". At the bottom right, there are two buttons: a blue "Submit" button and a red "Reset" button.

Confirmation Message



Dashboard Introduction

Dashboard Introduction:

This section provides a brief overview of the dashboard, or the main landing page.

All channel's metadata will be displayed on the dashboard, and the Seller may have multiple products associated and a brief will be displayed here.

Welcome User Name
All your channels information are below. Select to resume or view details.

Channel Name	# of Loans in Review	# of Loans in Exception	# of Loans Completed	Action
FNM SMP - Demo1	5	1	0	Resume
Co issue - Demo2	4	1	0	Resume
GNMA Pit - Demo3	5	0	0	Resume
FNM SMP - Demo4	3	0	2	Resume



Dashboard Introduction Continued

Seller can click on any of the products to resume the work. Once the user clicks on “Resume,” all loans in the account display on this dashboard and each of these loans can be accessed to view its details:

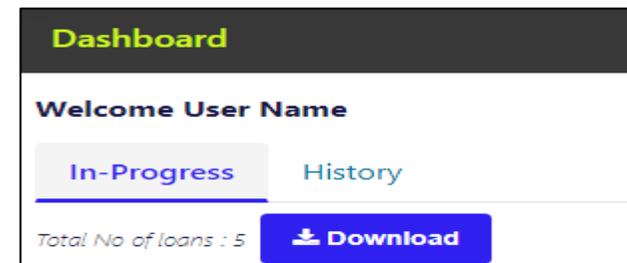
Post Closing Final Docs Portal Loan Dashboard

Onity Loan #	Seller Loan #	Loan Purpose	Loan Type	Applicant	Loan Amount	Loan OnBoardDate	Status
XXXXXXXXXX	XXXXXXXXXX	Purchase	VA Residential	XXXXXXXXXX	\$186,000.00	12/09/2021	In Review
XXXXXXXXXX	XXXXXXXXXX	Purchase	Conventional RES Without PMI	XXXXXXXXXX	\$123,000.00	12/09/2021	In Review
XXXXXXXXXX	XXXXXXXXXX	Purchase	FHA Residential	XXXXXXXXXX	\$119,500.00	12/09/2021	In Exception
XXXXXXXXXX	XXXXXXXXXX	Purchase	VA Residential	XXXXXXXXXX	\$732,138.00	12/09/2021	In Review
XXXXXXXXXX	XXXXXXXXXX	Refinance/No Cash Out	FHA Residential	XXXXXXXXXX	\$139,000.00	12/09/2021	In Review

Loans are separated by two distinct tabs:

- In-Progress** – displays all loans that are currently incomplete
- History** – displays all completed loans

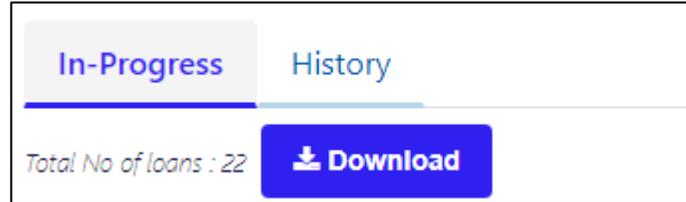
In-Progress and History Tabs



Dashboard Introduction Continued

If needed, the loans displayed on the dashboard can be downloaded to a spreadsheet. Simply click the **Download** button to export the data.

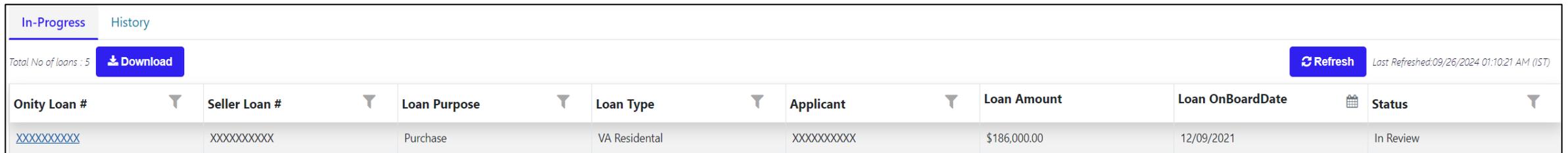
Download Button



Note: The results on the spreadsheet correlate with the loans currently displayed. For example, if the **History** tab is currently displayed, a report for all completed loans is downloaded.

Most of the columns displayed on the dashboard are filterable.

Dashboard Filters



The image shows a UI element with two tabs: 'In-Progress' (active) and 'History'. Below the tabs, it displays 'Total No of loans : 5' and a blue 'Download' button. To the right, there is a blue 'Refresh' button and the text 'Last Refreshed: 09/26/2024 01:10:21 AM (IST)'. Below this is a table with columns: Onity Loan #, Seller Loan #, Loan Purpose, Loan Type, Applicant, Loan Amount, Loan OnBoardDate, and Status. The table contains one row of data.

Onity Loan #	Seller Loan #	Loan Purpose	Loan Type	Applicant	Loan Amount	Loan OnBoardDate	Status
XXXXXXXXXX	XXXXXXXXXX	Purchase	VA Residential	XXXXXXXXXX	\$186,000.00	12/09/2021	In Review



Dashboard Introduction Continued

Refer to the table below for more information on each column:

Column Name	Description	Filterable?
Onity Loan #	This is the number assigned to the loan based on our internal database. The Onity loan number is hyperlinked and can be clicked to view more details.	Yes
Seller Loan #	This is the number most customers have access to and is generally the external number used.	Yes
Loan Purpose	This column indicates the purpose for the loan (e.g., purchase, refinance, etc.).	Yes
Loan Type	This column quickly identifies the loan type (e.g., FHA Residential, Conventional, etc.).	Yes
Applicant	The applicant's name is displayed as another quick loan identifier.	Yes
Loan Amount	The total loan amount displays here.	No
Loan OnBoardDate	The date on which loan is on boarded to system.	Yes
Status	And finally, the loan's status is displayed (e.g., In Review, In Exception, etc.).	Yes



Filtering the Dashboard

Filtering the Dashboard:

To filter a column on the dashboard, click the filter icon.

Outcome: The **Filter** overlay displays on the dashboard.

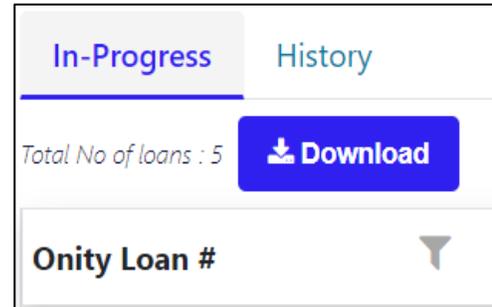
Enter either full or partial search criteria in the blank field, then click **Apply** to display the results.

Note: If filtering the **Status** column, select the applicable status from the drop-down menu.

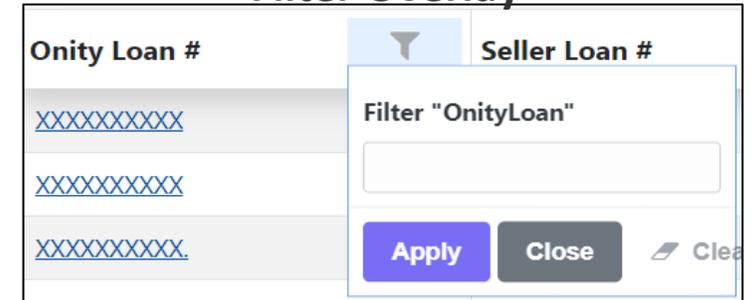
Outcome: The filter icon turns red and a **Clear All Filters** button displays. The loans are now filtered.

To remove the filters, click the **Clear All Filters** button.

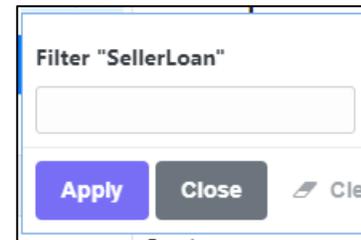
Filter Icon



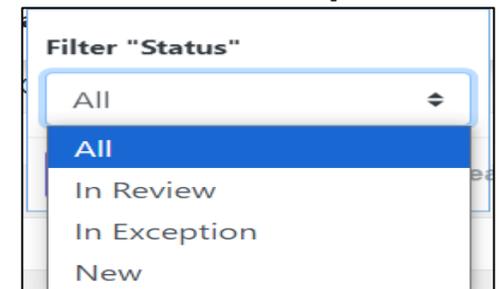
Filter Overlay



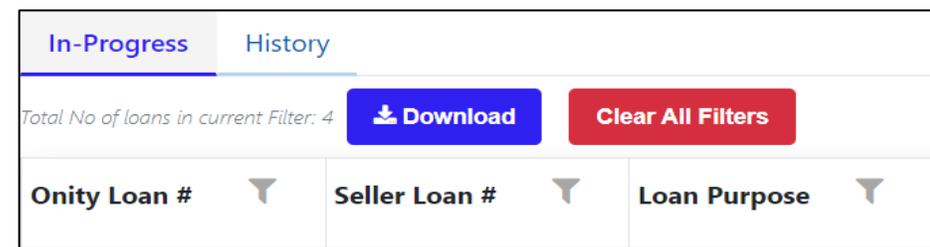
Apply Button



Status Filter Options



Clear All Filters Button



Loan Details

Loan Details:

How are the details of a loan accessed?

To access a loan's details, click the hyperlinked loan number in the **Onity Loan#** column.

Outcome: The **Loan Details** page displays.

The **Loan Details** page displays the following loan information:

- ❑ Loan #
- ❑ Onity loan #
- ❑ Loan amount
- ❑ Loan status
- ❑ Loan type
- ❑ Loan purpose
- ❑ Applicant name

Onity Loan # Link

In-Progress	History
Total No of loans : 5	
Download	
Onity Loan #	Seller Loan #
XXXXXXXXXX	XXXXXXXXXX

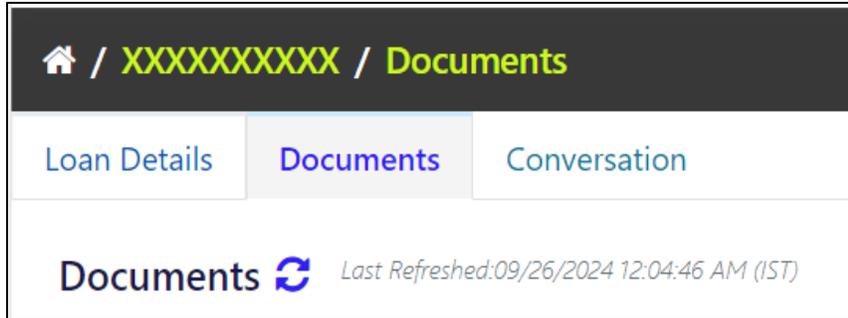
Loan Details Page

Home / XXXXXXXXXXXX / Details		
Loan Details	Documents	Conversation
Onity Loan # XXXXXXXXXX	Loan # XXXXXXXXXX	Applicant XXXX XX
Loan Amount \$186,000.00	Loan Type VA RESIDENTIAL	Loan Purpose PURCHASE
Loan Status In Review		



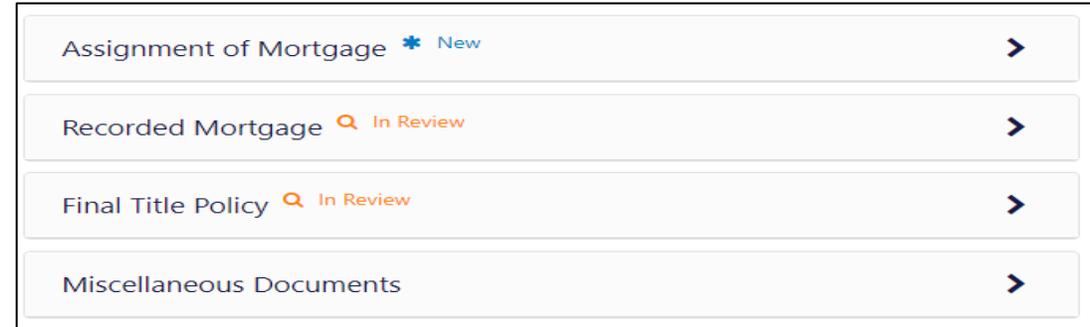
Loan Documents

- How are loan documents uploaded and housed?
- The Documents tab allows user to upload loan-specific documentation.



- There are four expandable sections where documents can be uploaded.
 - Assignment of Mortgage
 - Recorded Mortgage
 - Final Title policy
 - Miscellaneous Documents

Document tabs



A status displays on each expandable loan section.



- This status updates dynamically as documents are uploaded to the loans

Refer to the table below for more information on the statuses:

Status Name	Description
New	No documents have been uploaded yet.
In Review	Uploaded documents are currently in review with the Onity Mortgage representative.
In Exception	An issue has been identified and must be addressed to continue.

Uploading the Document

Below are the instructions to upload the document.

Instructions:

- File should be a valid **TIF or PDF**.
- Size of the file should be less than or equal to **50MB**.
- Can be any valid name

Sample file name format: `sample.tif` or `sample.pdf`

When selecting the document tab, it will expand and display the **Add New** button.

To upload a new document, select the **Add New** button

Assignment of Mortgage * New

Add New



File Upload Section

Click Browser button to select the document and click “Upload” to upload the document:

Assignment of Mortgage * New

Comments

100 characters left

Drag 'n' drop a **PDF/TIFF** file here
or
Click Browse to select files

Browse...

Upload Cancel

Confirmation Message

Assignment of Mortgage In Review

File uploaded successfully

Document Name	Date	Comments	Status	Action
Test File.pdf	03/04/2022 06:16:00 PM (PST)	Included is the requested document.	Success	Download

Outcome: A confirmation message displays when the file has been uploaded Successfully.



Create New Loan Conversation Screen

The screenshot shows the 'Create New Loan Conversation' form. It has a title bar at the top. Below it are two input fields: 'Subject' and 'New Comment'. At the bottom are two buttons: 'Save' (blue) and 'Cancel' (red).

Type the general overview of the message in the Subject field.

This screenshot is identical to the previous one, but the 'Subject' input field is highlighted with a red border to indicate where the user should enter the message overview.

Type the message to the Onity representative in the New Comment field.

This screenshot is identical to the previous ones, but the 'New Comment' input field is highlighted with a red border to indicate where the user should enter the message to the representative.

Click **Save**

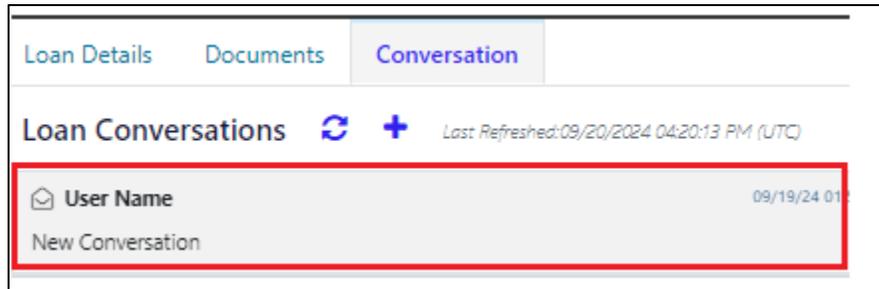
A close-up of the 'Save' and 'Cancel' buttons. The 'Save' button is highlighted with a red border.

The screenshot shows a confirmation message box titled 'Confirmation Message'. Inside, there is a sub-header 'Create New Global Conversation' and a green notification bar with a checkmark icon and the text 'Conversation Log created successfully.'

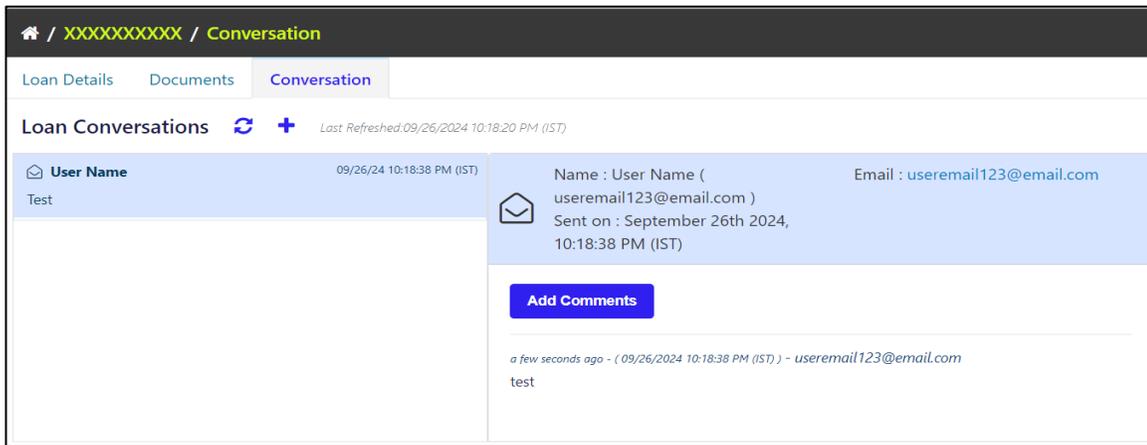
Loan Conversations, continued

To reply to a conversation, follow the steps below:
On the Loan Specific Conversations page, select a conversation to reply to.

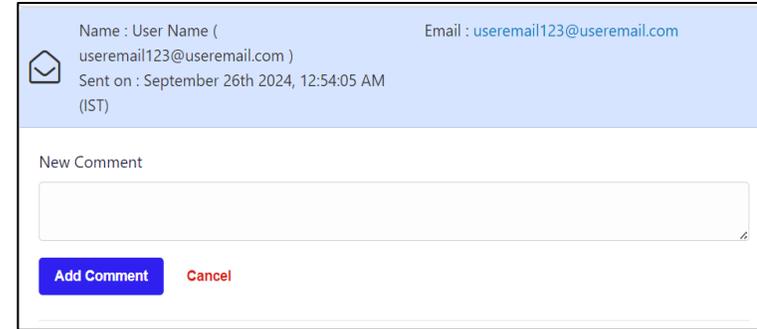
Existing Conversation



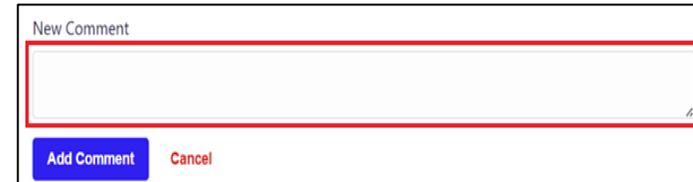
Outcome: The contents of the conversation display to the right of the page.



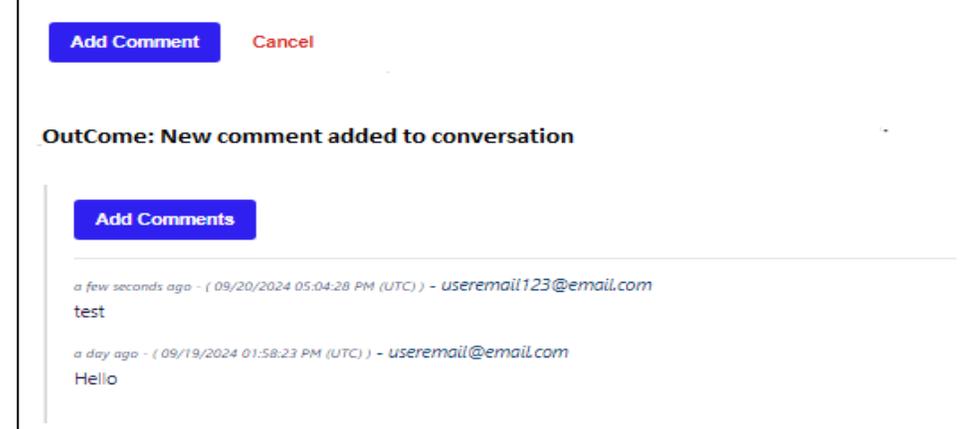
Click on Add Comment button



Type message to the Onity representative in the New Comment field.



Add Comment Button



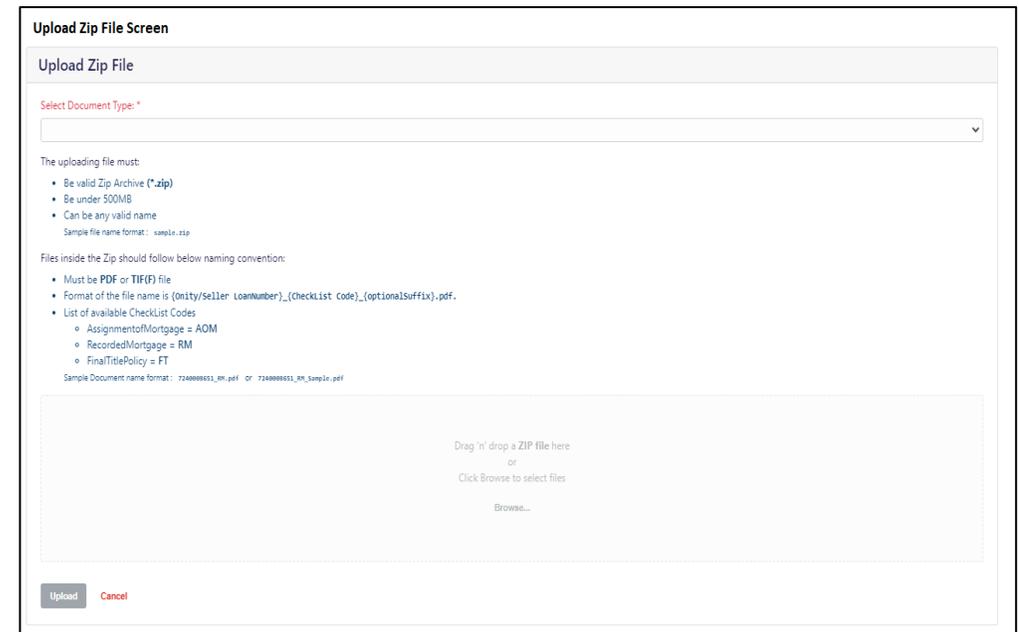
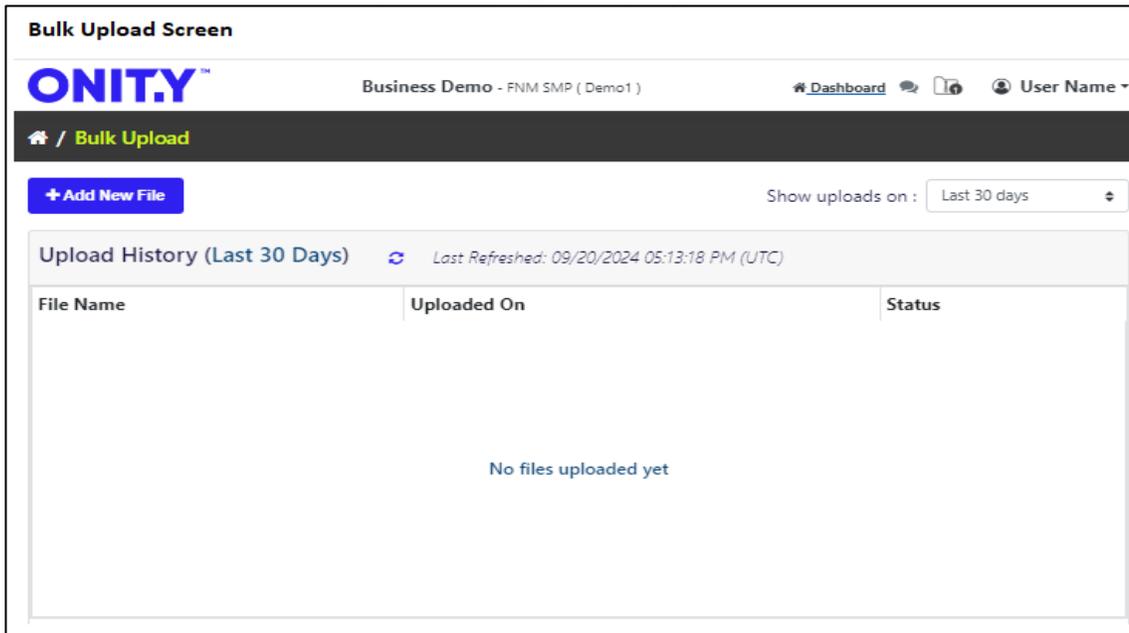
Bulk Upload

Click the **Bulk Upload** button in the top-right corner of the screen. You will need to upload a zipped file, so please prepare that in your file prior to starting the upload:

Bulk Upload Button

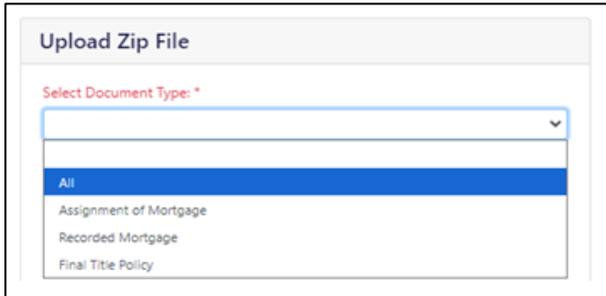


Outcome: The **Bulk Upload** page displays.



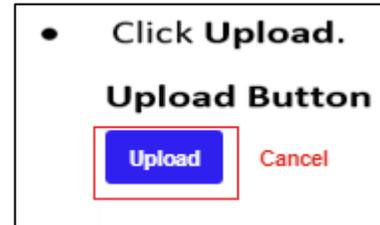
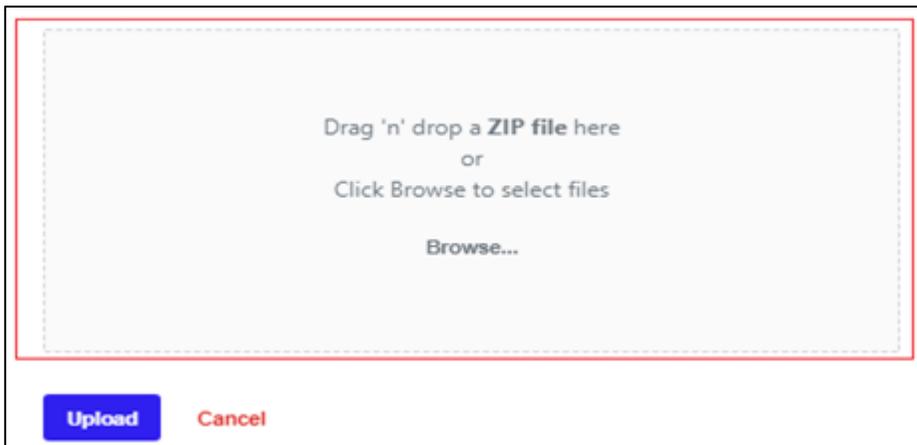
Bulk Upload – Select Document

- Click the Select Document Type dropdown, then choose the applicable document type.



Note: When uploading the multiple document type, select ALL from the dropdown

- Drag and drop the zip file (Zip File size can be up to 500 MB) into the designated box or click the Browse option to select the zip file from a local file location.



Outcome: A confirmation message displays notifying the user the file is being processed



Uploading a Zipped File

Upload Zip File

Select Document Type: *

The uploading file must:

- Be valid Zip Archive (*.zip)
- Be under 500MB
- Can be any valid name
Sample file name format : sample.zip

Files inside the Zip should follow below naming convention:

- Must be **PDF** or **TIF(F)** file
- Format of the file name is {Onity/Seller LoanNumber}_{CheckList Code}_{optionalSuffix}.pdf.
- List of available CheckList Codes
 - AssignmentofMortgage = AOM
 - RecordedMortgage = RM
 - FinalTitlePolicy = FT

Sample Document name format : 7240008651_RM.pdf or 7240008651_RM_Sample.pdf

When uploading a zip file, the file must meet the following requirements:

1. Be a valid zip archive (*.zip),
2. Be under 500 MB, and
3. Be any valid name (example.zip)

NOTE: We do not require specific naming convention for the zip file itself, but the documents contained within the zipped file **do** need to follow specific naming conventions.

The documents inside the file will be assigned a checklist code and must be specific file types of PDF or TIF(F). The available checklist codes are:

- Assignment of Mortgage (AOM)
- Recorded Mortgage (RM)
- Final Title Policy (FT)

Each file within the zipped file should follow this format:

Onity or Seller Loan Number_Checklist Code_OptionalSuffix.pdf
(where your optional suffix is for your own tracking/naming)

EX: 40122222_AOM_Part1.pdf



Bulk Upload – Upload History

After a zip file is uploaded, it displays on the **Upload History** page.

Upload History Screen

Upload History (Last 30 Days)  <small>Last Refreshed: 09/27/2024 10:38:00 AM (UTC)</small>		
File Name	Uploaded On	Status
xxxxxxx.zip	09/27/24 10:12:00 AM (UTC)	 Completed

The last 30 days filter is set by default but may be edited by selecting from the dropdown option **Show uploads on:** This may be filtered to 30, 60, 90 days, or a custom date range.

Show uploads on :

- Last 30 days
- Last 60 days
- Last 90 days
- Custom Date Range...

Errors that occurred during the bulk upload displays in status column as failed.

Upload History (Last 30 Days)  <small>Last Refreshed: 09/27/2024 10:12:04 AM (UTC)</small>		
File Name	Uploaded On	Status
xxxxxxx.zip	09/27/24 10:12:00 AM (UTC)	 Failed

Note: Onity Mortgage is not notified if there is an error with the upload. You should identify Failed Documents and re-upload them, following the Bulk Upload process again.

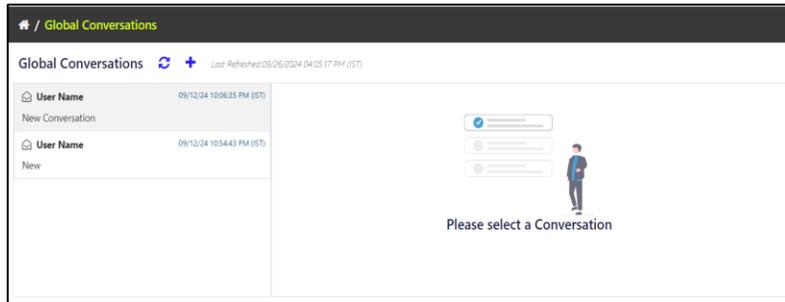


Global Conversations

Global Conversation Button

Dashboard   User Name ▾

Outcome: The Global Conversation page displays.
Global Conversation Screen



- Click the **New Conversation Log** button.

Global Conversations   Last Refreshed: 09/26/2024 04:05:17 PM (IST)

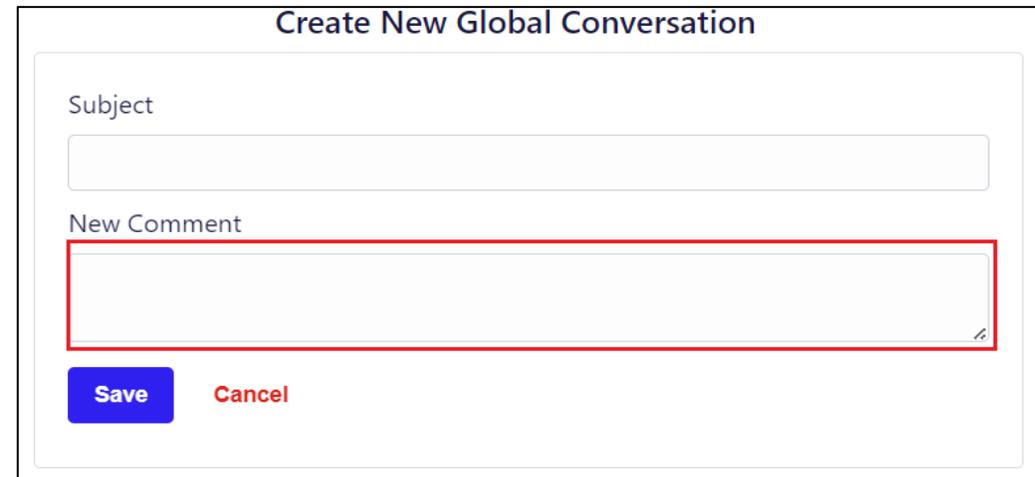
Outcome: The **Create New Global Conversation** page displays.
Create New Global Conversation Screen



- Type the general overview of the message in the **Subject** field.

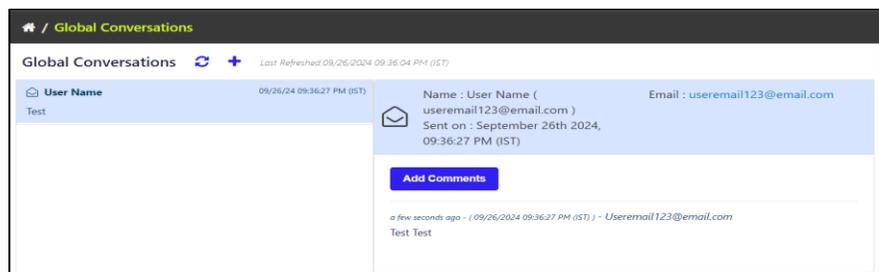


- Type the message to the Onity representative in the **New Comment** field.



Viewing and Replying to Global Conversations

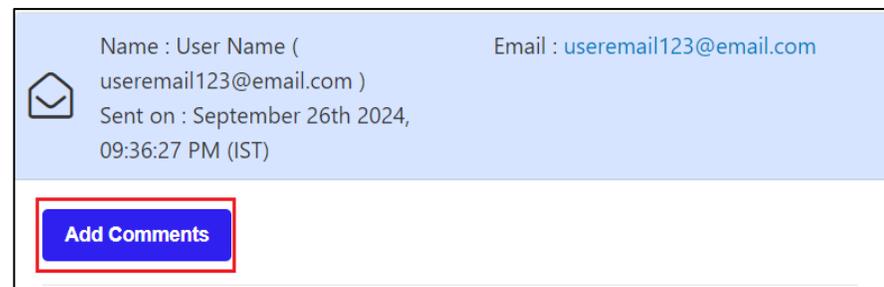
Existing Global Conversation



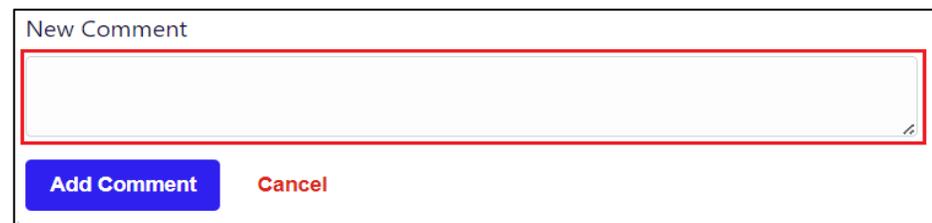
To reply to a global conversation, follow the step below:

- Click the Add Comments button on the applicable conversation.

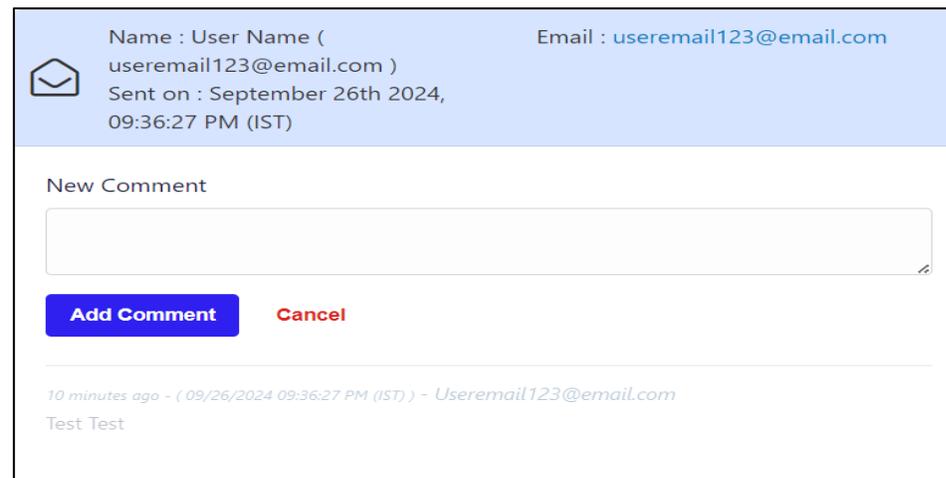
Add Comment Button



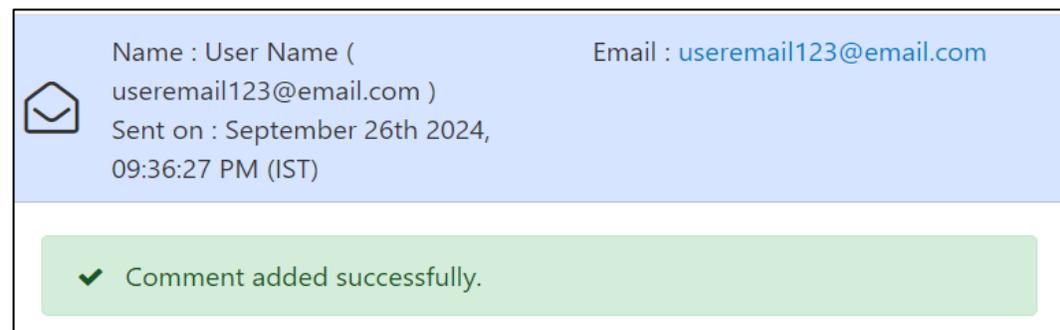
Outcome: The new Comment field displays.
New Comment Field



- Type your comment in the **New Comment** field.
- Click **Add Comment**.



Outcome: A message displays confirming the comment has been successfully added to the **Global Conversation** log.



Thank you!

