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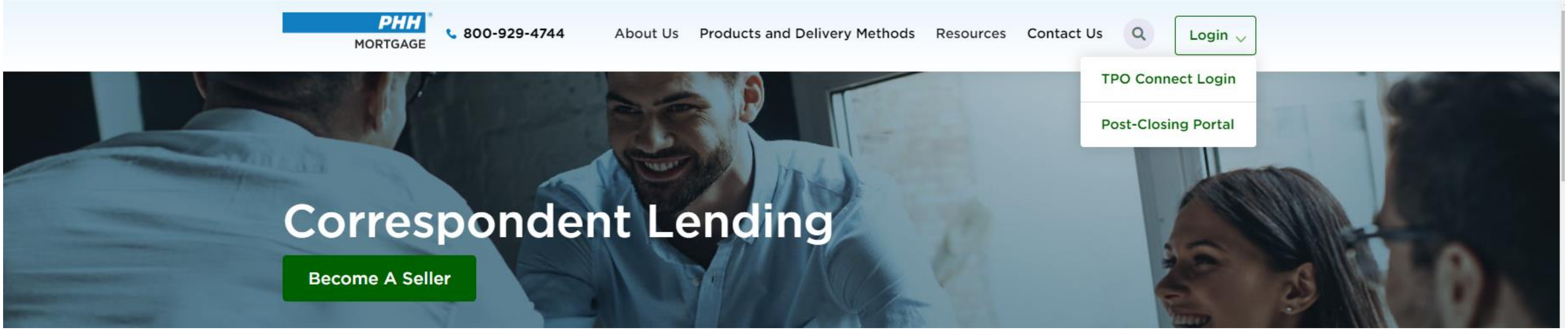
Post-Closing Seller Portal

Agenda

- Accessing the Seller Portal
- Seller Portal Profiles
- Seller Portal Dashboard
- Loan Documents
- Uploading Documents
- Loan Conversations
- Bulk Uploads
- Global Conversations

Introduction to Post-Closing Seller Portal

The **Post Closing Seller Portal** is the tool for PHH sellers to communicate with the PHH Mortgage Post Closing team and quickly upload documents, view loan details, and more.



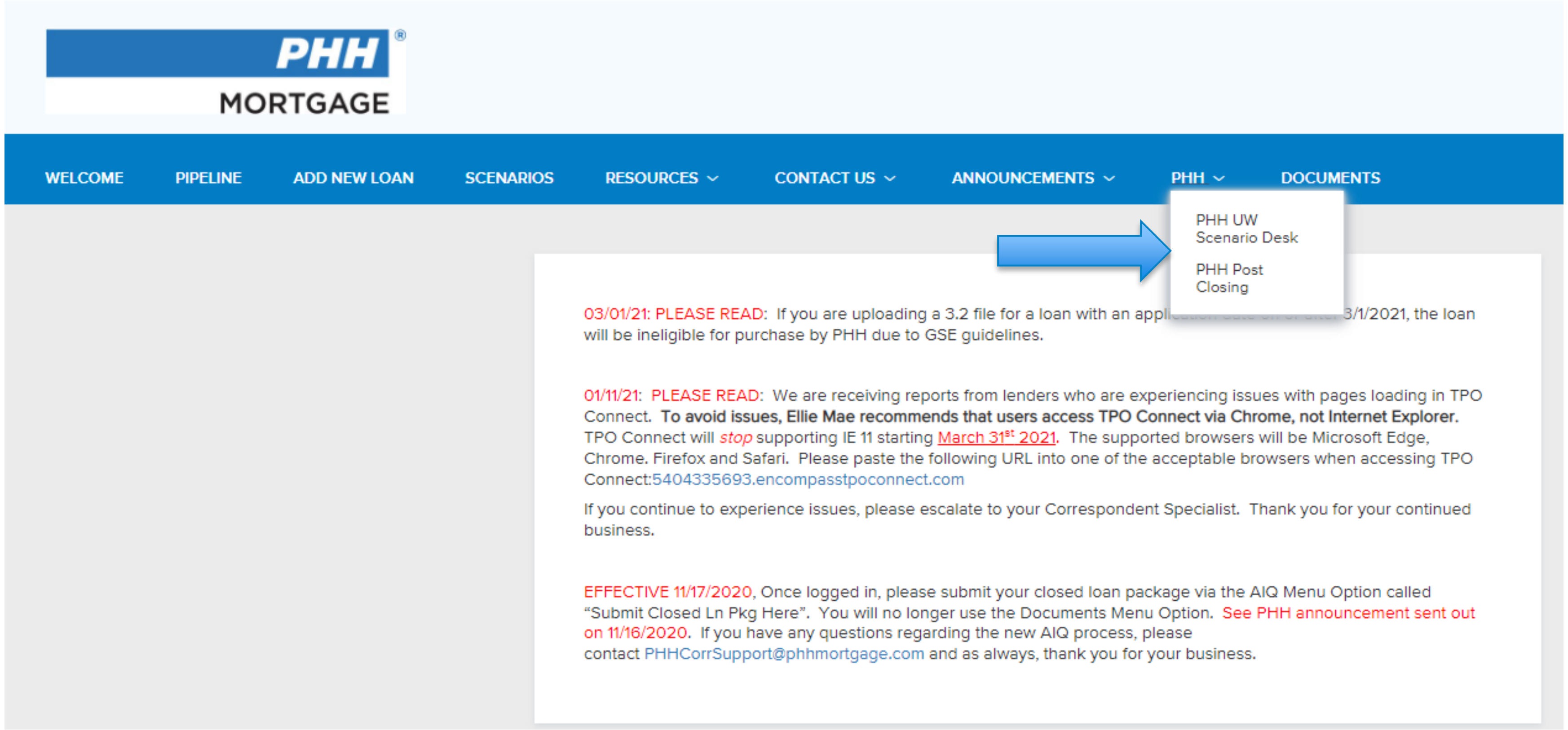
Accessing the Portal

You can access the portal in multiple ways. One way is to click on the Login button on the homepage and select the Post-Closing Portal.

You will be directed to: https://postclosing.phhmortgage.com/

Accessing the Seller Portal

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



Seller Portal Access Email

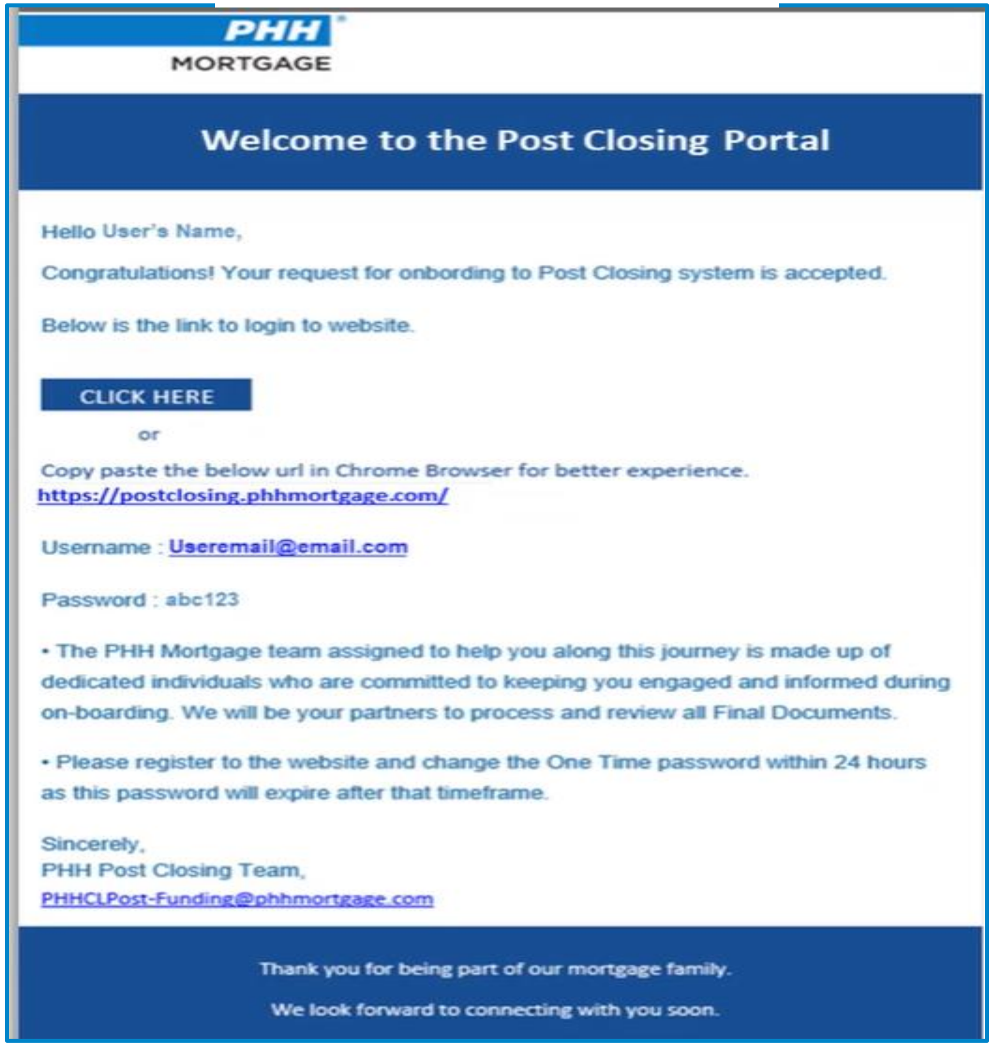
Onboarding Seller

A seller must be invited by a PHH Mortgage representative to the portal. Please reach out to your PHH Post Closer contact for access to portal.

Once invited, an invitation email (as shown in image below) will be sent with credentials which expires in 24 hours. Email will contain username (typically email address) and a temporary password, for first time login. After first login you will be provided an option to set your choice of password.

> **Note:** Instructions for a primary user to invite additional users is referenced in the *3.1.1 Onboarding Additional Users* section of this document.

Invitation email sample



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Welcome to the Post Closing Portal

Hello User's Name,

Congratulations! Your request for onbording to Post Closing system is accepted.

Below is the link to login to website.

CLICK HERE

or

Copy paste the below url in Chrome Browser for better experience.
https://postclosing.phhmortgage.com/

Username : Useremail@email.com

Password : abc123

• The PHH Mortgage team assigned to help you along this journey is made up of dedicated individuals who are committed to keeping you engaged and informed during on-boarding. We will be your partners to process and review all Final Documents.

• Please register to the website and change the One Time password within 24 hours as this password will expire after that timeframe.

Sincerely,
PHH Post Closing Team,
PHHCLPost-Funding@phhmortgage.com

Thank you for being part of our mortgage family.

We look forward to connecting with you soon.

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Seller Portal Password Requirements

<u>Password Requirements:</u>

The new password must contain the following:

- One uppercase letter
- One lowercase letter
- One special character
- One number, and
- A minimum of eight characters

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Seller Portal Forgot Password

Forgot Password

To reset the account password, follow the steps below:

1. Click **Forgot Password?** from the **Welcome to PHH Post Closing** login page.

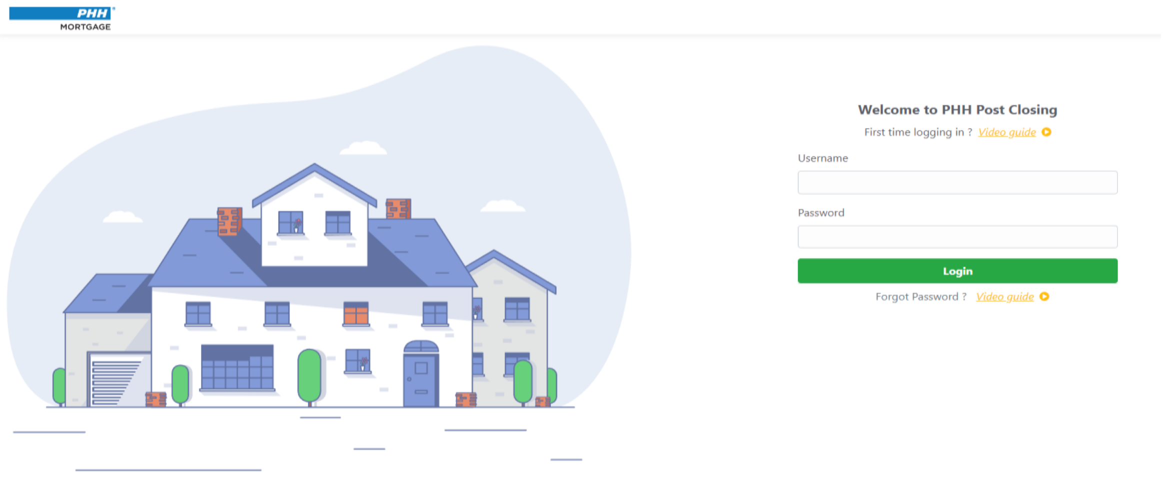
   Outcome: The **Forgot Password** page displays

2. Type the email address.

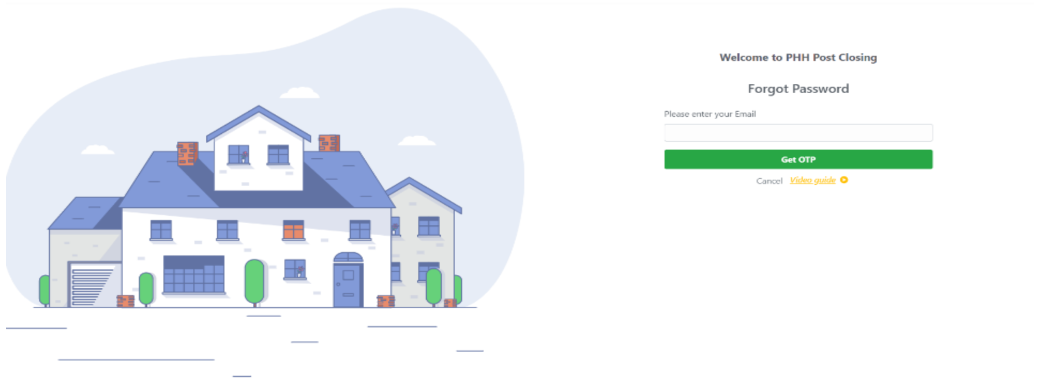
3. Click **Get OTP**.

An eight-digit PIN is sent to the user's email address as a one-time password (OTP). This OTP expires after five minutes.

Welcome to PHH Post Closing Login screen



Get OTP Button



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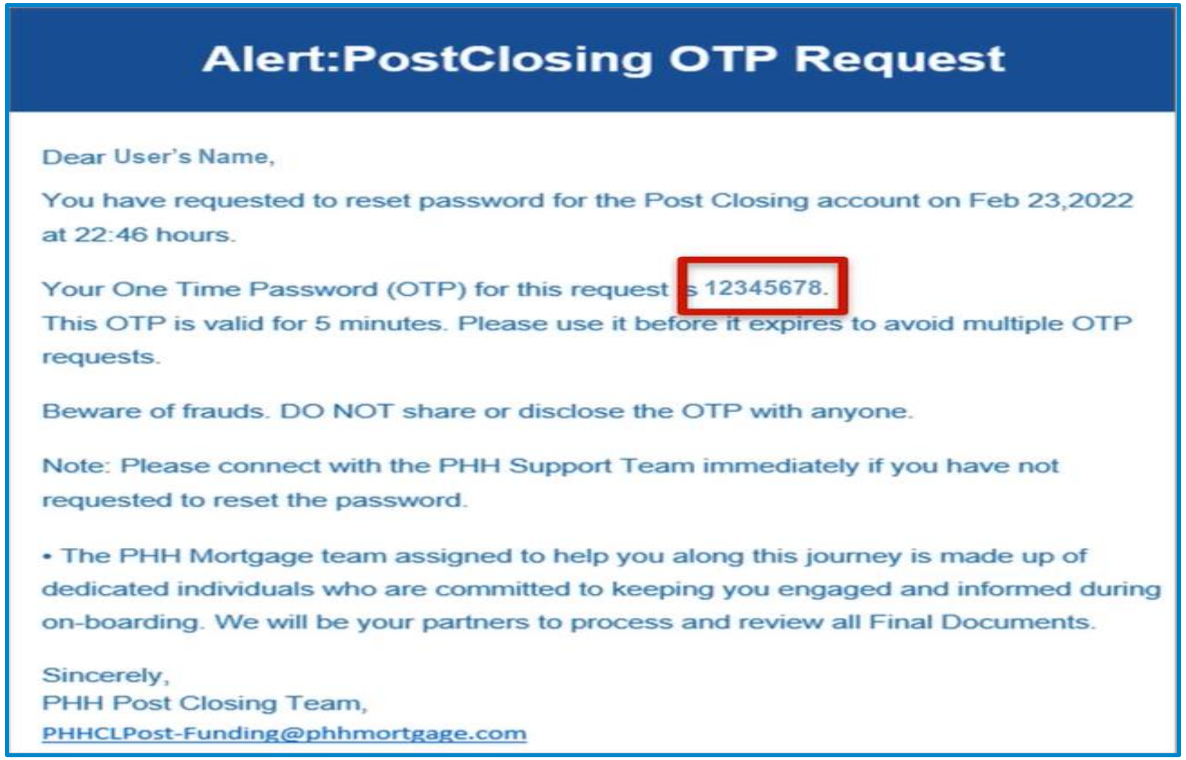
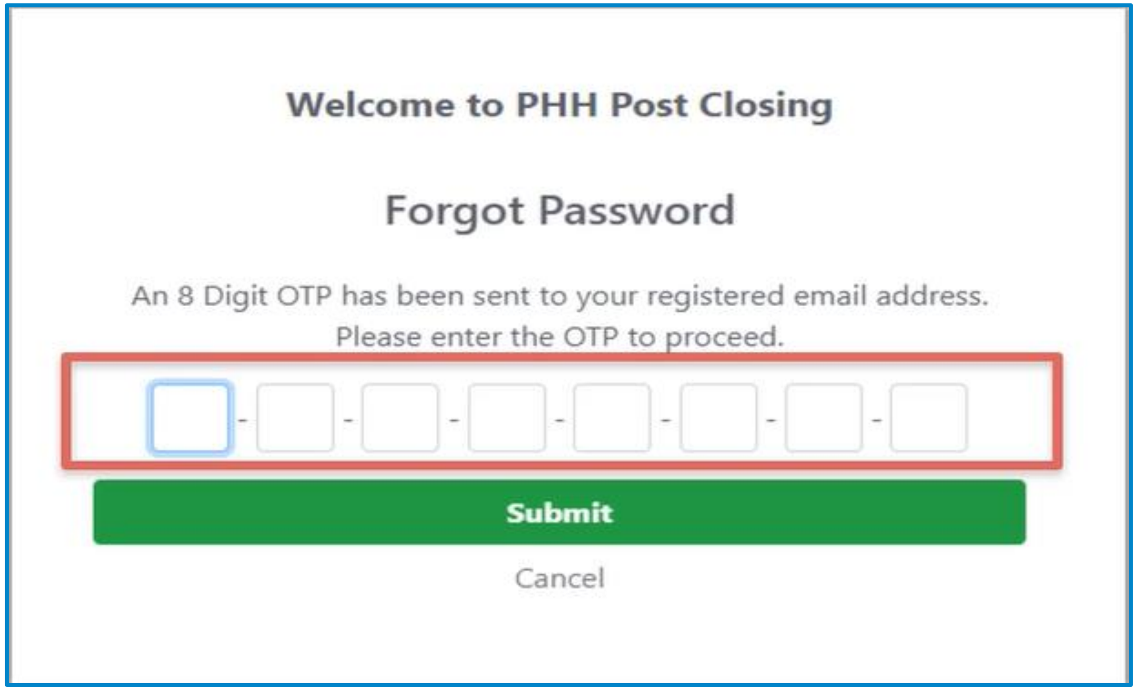
Seller Portal Forgot Password (con.)

4. Type OTP from the email on the **Forgot Password** page.

OTP Email



Forgot Password OTP Screen



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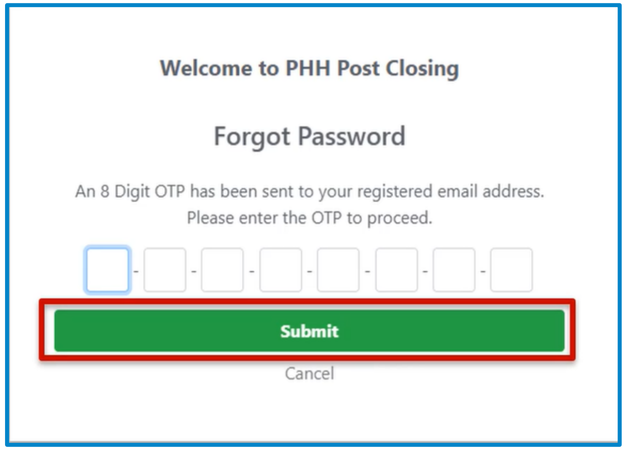
Seller Portal Password Reset Confirmation

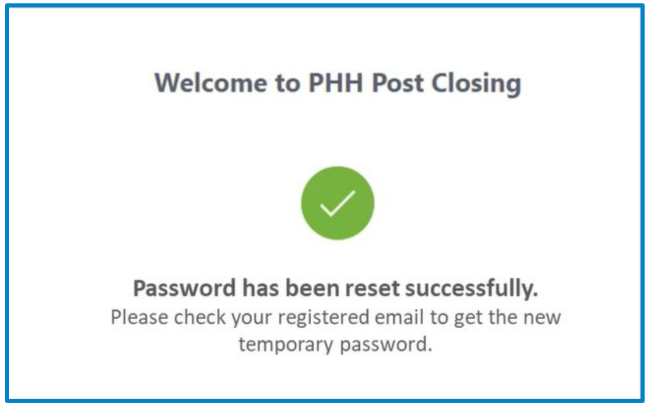
5. Click **Submit.**

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

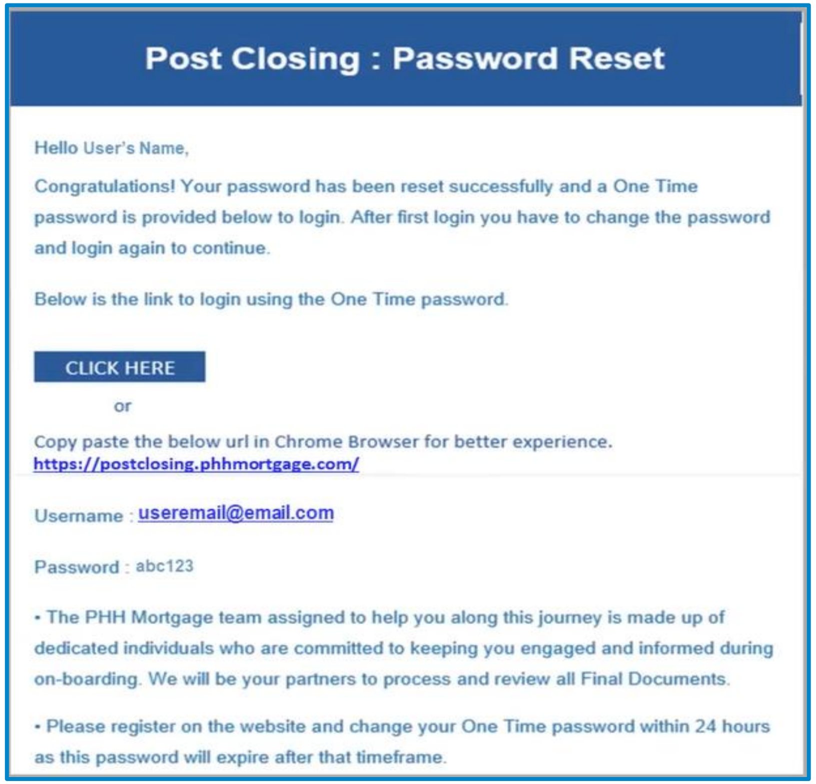
Submit OTP Button



Password Reset Confirmation Pop-Up



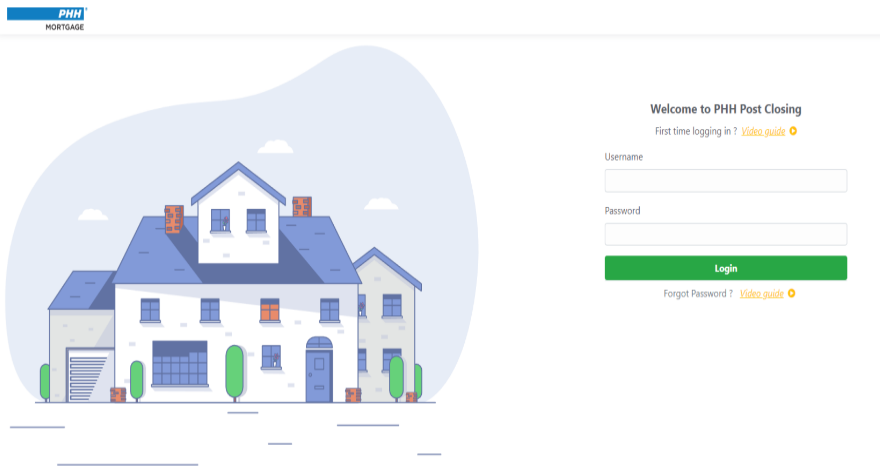
Password Reset Email



Seller Portal Login

6. Type the username and temporary password into the **Welcome to PHH Post Closing** login page.

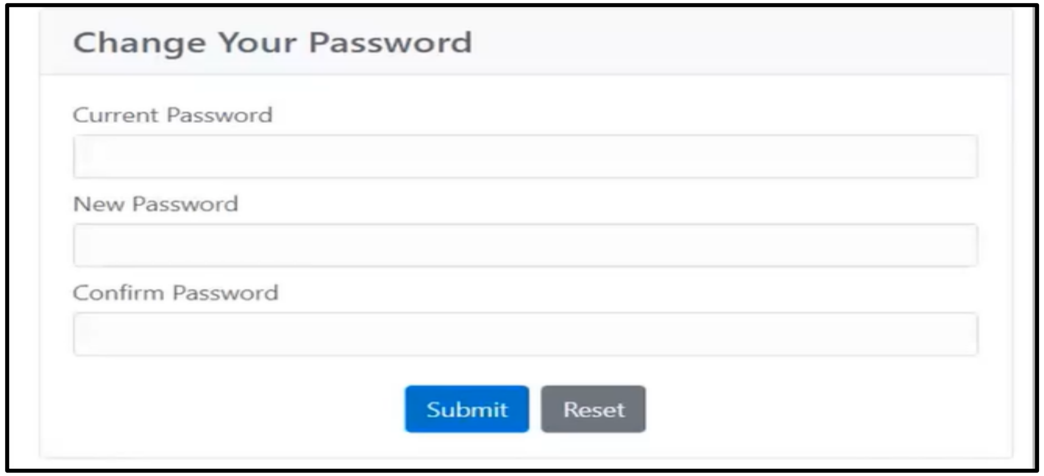
Welcome to PHH Post Closing Login Screen



7. Click **Login**.

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

Change Your Password Screen



Seller Portal Change Password Confirmation

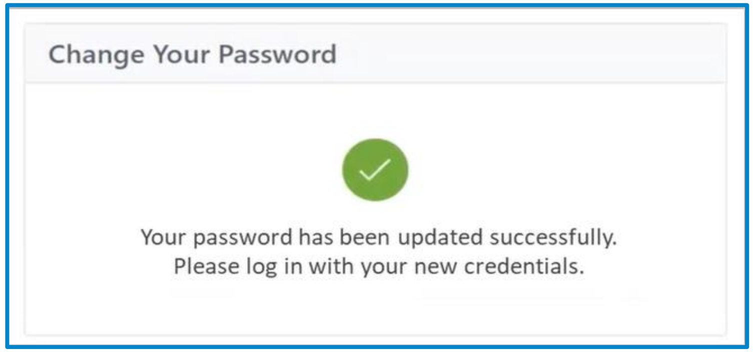
8. Type the temporary password into the **Current Password** field, then create a new password.

Note: View the password requirements in the *2.1.2 Password Credentials* section of this document.

9. Click **Submit**.

Outcome: A pop-up window displays confirming the password was changed. The website is redirected to the **Welcome to PHH Post Closing** login page.

Change Your Password Confirmation



10. Log in with the new password.

Profile Options

Profile Options:

The Post Closing Portal has two profile types:

- The primary user is invited by PHH Mortgage and has the permissions to add any number of additional users to the portal.
- 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 PHH Representative in the **Contact Details** page.

Refresh + Add New

Name	Email	Phone	Title
demoselleruser1	demoselleruser1@test.com	+1 (232) 342-3423	PC
demoselleruser2	demoselleruser2@test.com	+1 (123) 234-2342	PC

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Profile Options – Additional Users

Adding Additional Users:

Additional users are maintained by the Sellers.

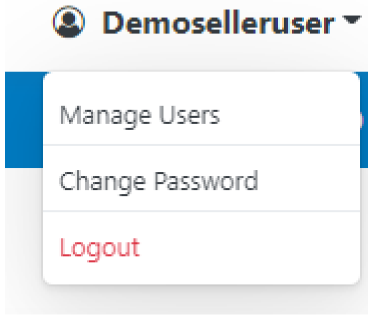
To onboard additional users to the Post Closing Portal, follow the steps below:

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

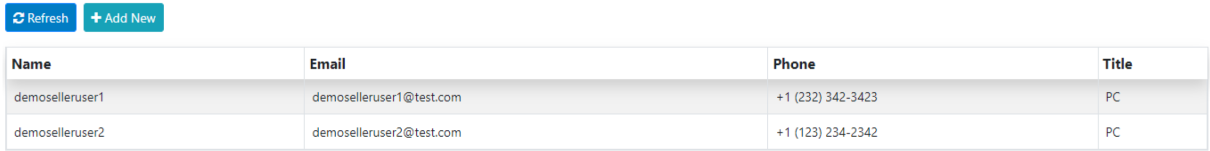
Outcome: The **Users** page displays.

Profile Options screen

My Profile Option



Users Details Screen



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Profile Options – New Users

3. Click the **+Add New** button.

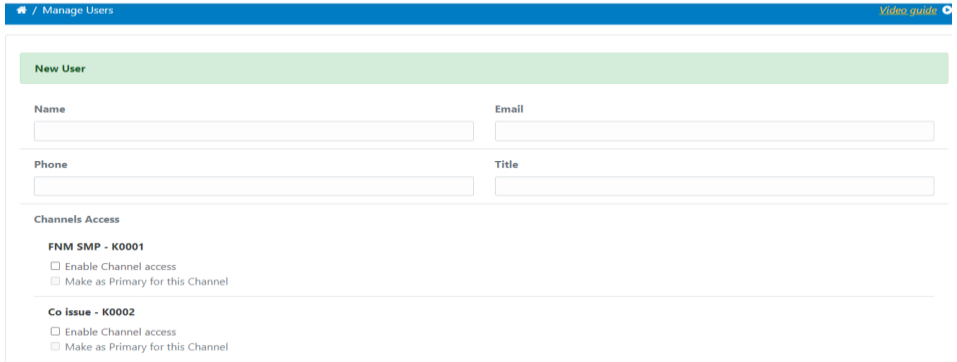
Provide the details for new user and assign the products form checkbox and click on Add User button.

Outcome: New User screen will populate, and seller can provide the new user details contact and assign the channels available.

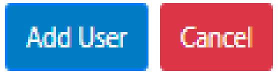
4. Click **Add User**.

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

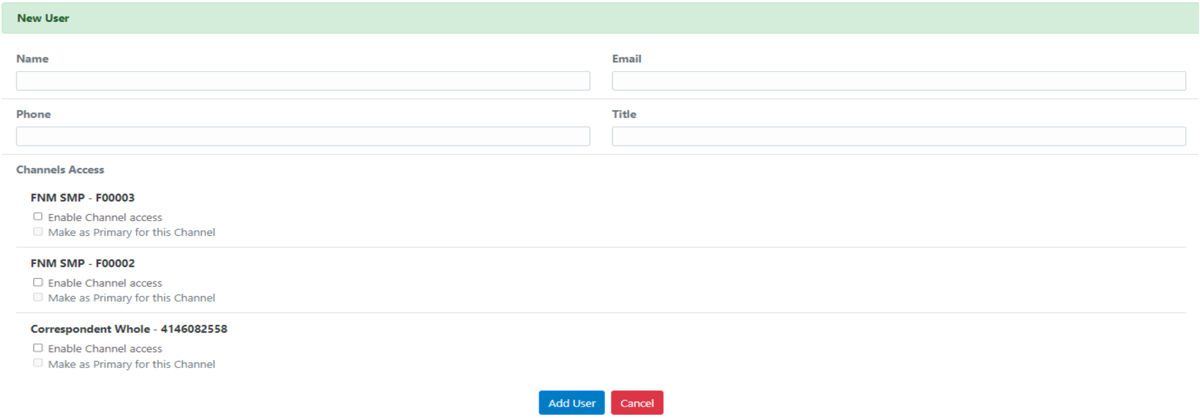
New User section



Add User Button



Contact Information Fields



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Profile Options – New Users (con.)

5. 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**

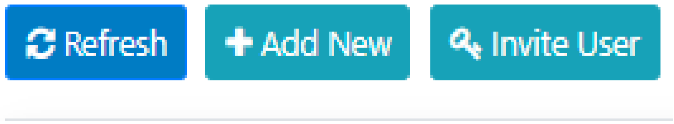
Outcome: A message displays confirming contact details have been updated successfully. Additionally, an **Invite** button displays on the section.

10. Click **Invite**.

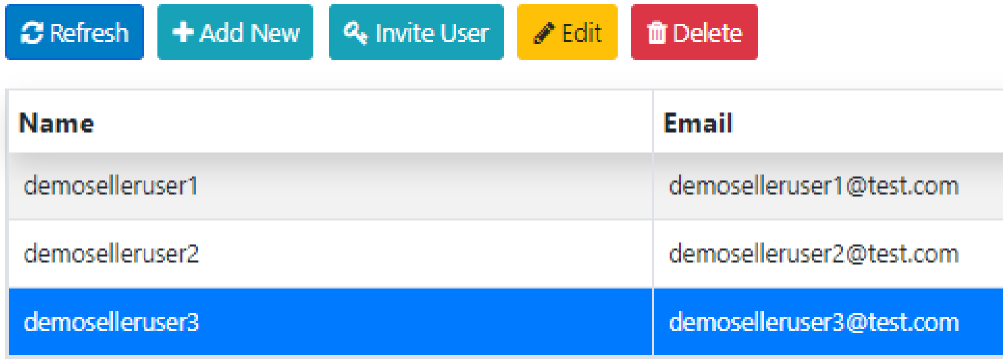
Outcome: An **Edit** and **Delete** button display in the section along with the user's details. The primary user may edit or delete this information at any time.

Add User Button

Invite Button



Additional Contact Information



Profile Options – Change Password

Change Password:

Users may change the account password at any time while logged in. If the password is forgotten, refer to the *2.1.2 Forgot Password* section of this document.

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

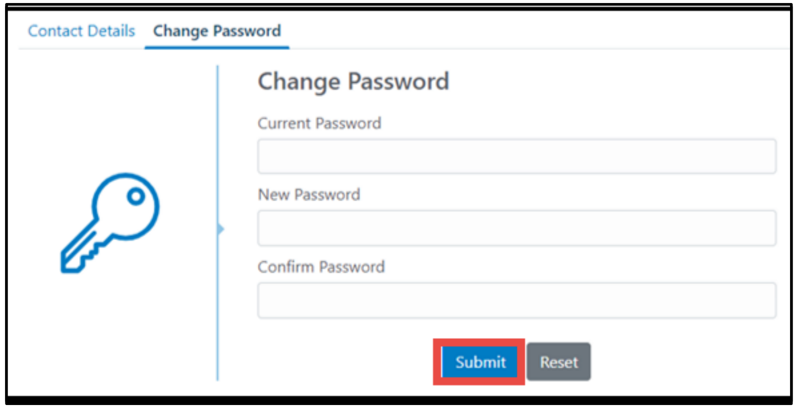
Outcome: The **Change Password** page displays.

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**.

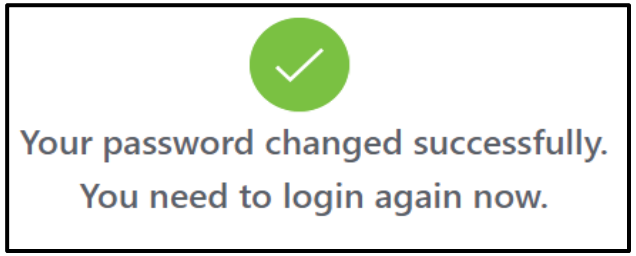
Outcome: A pop-up window displays confirming the password change was successful. An email is sent notifying the user of the password change.

Change Password Tab

Change Password Page



Confirmation Message



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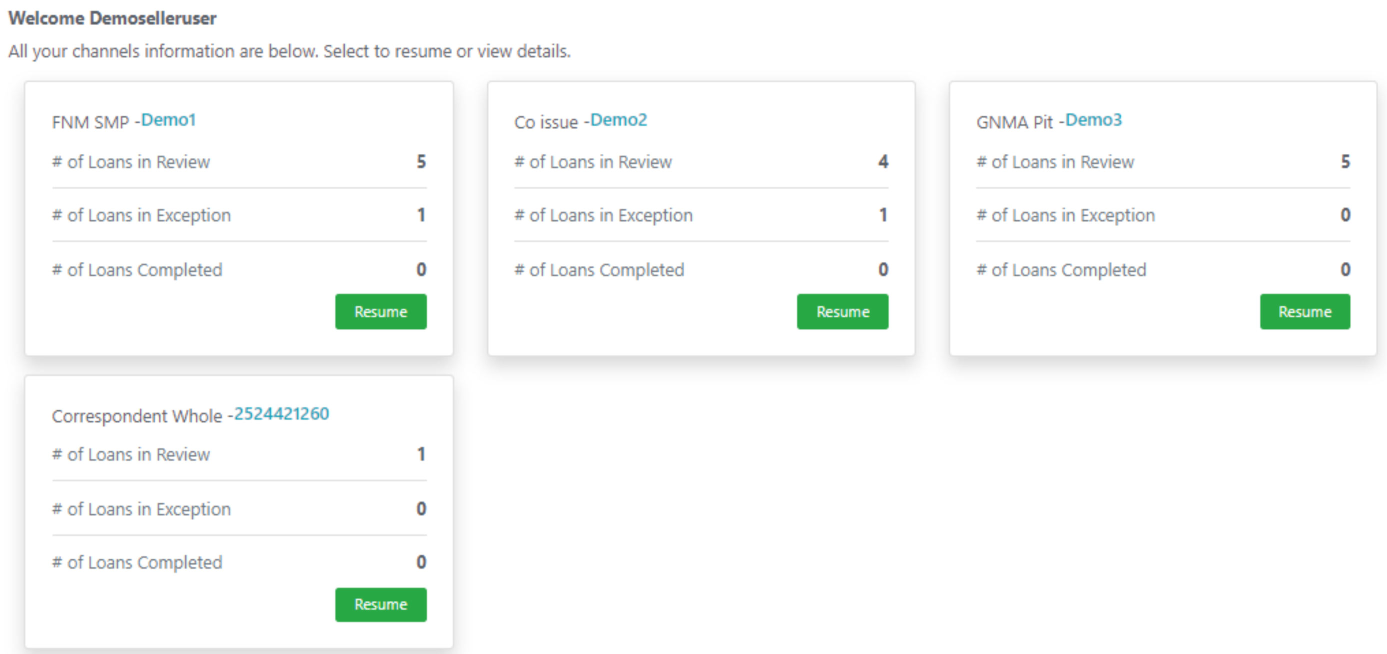
Dashboard Introduction

This is the main landing page when logged into the Seller Portal.

All loan files are grouped together by product channel and displayed on the dashboard. Clicking on the Resume button will bring you to a page with loan specifics that you can access.



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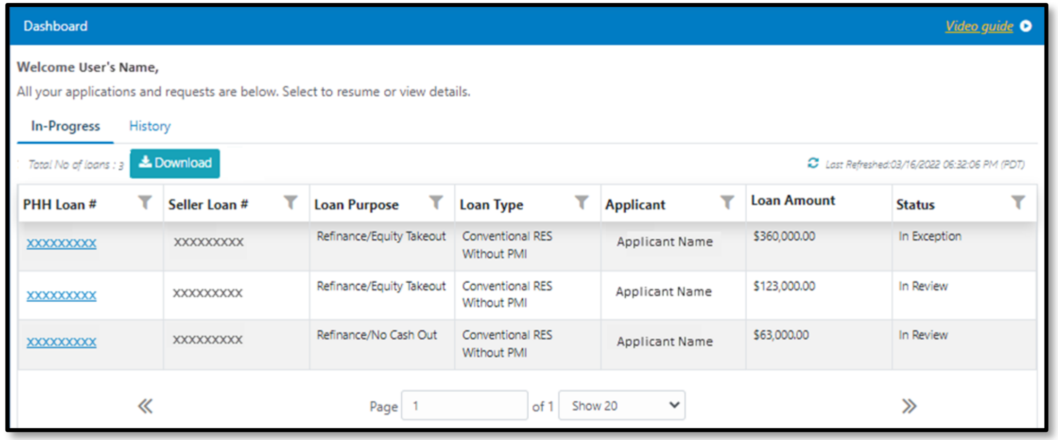
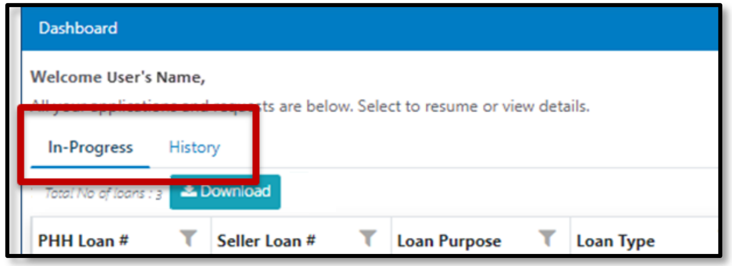
Dashboard Introduction Continued

Once 'Resume' has been clicked you will see the details of each loan file for the selected channel.

Post Closing Seller Portal Loan Dashboard



In-Progress and History Tabs



Loans are separated by two distinct tabs:

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

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Dashboard Introduction – Downloading Data

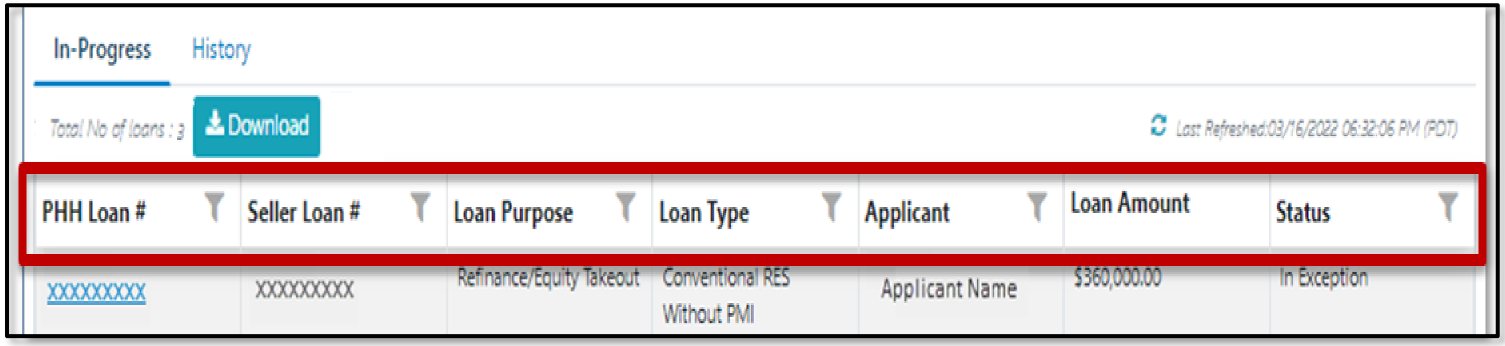
If needed, the loans displayed on the dashboard can be downloaded to a spreadsheet. Simply click the **Download** button to export the data.

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



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Dashboard Introduction - Definitions

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

Column Name	Description	Filterable?
PHH Loan #	This is the number assigned to the loan based on our internal database. The PHH 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
Status	The loan’s status is displayed (e.g., In Review, In Exception, etc.).	Yes

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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.

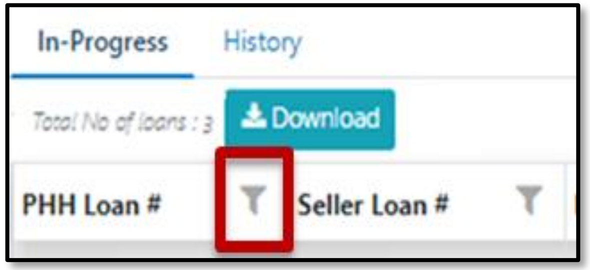
Enter either full or partial search criteria in the blank field, then click **Apply** to display the results.

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

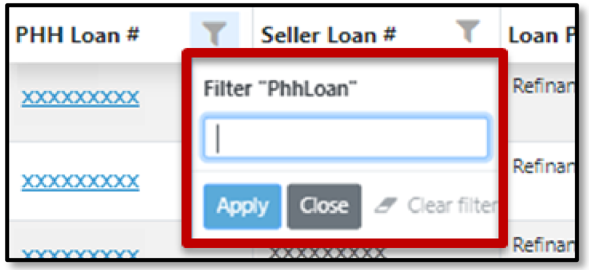
Outcome: The filter icon turns red and a **Clear All Filters** button displays. The loans are now filtered.

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

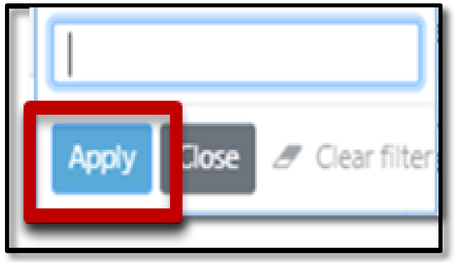
Filter Icon



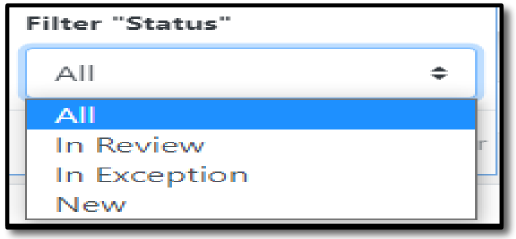
Filter Overlay



Apply Button



Status Filter Options



Clear All Filters Button

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Loan Details

Loan Details:

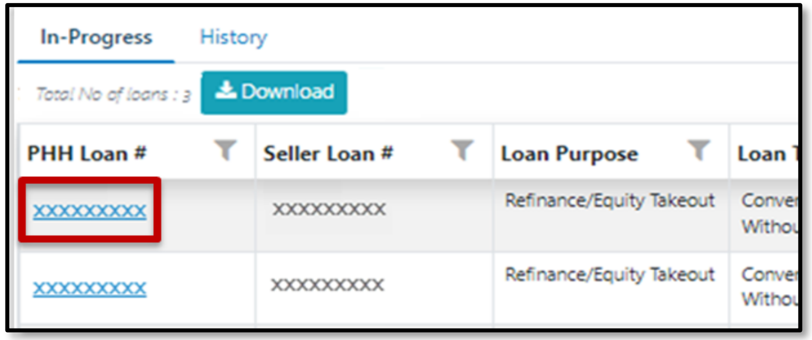
To access a loan's details, click the hyperlinked loan number in the **PHH Loan#** column.

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

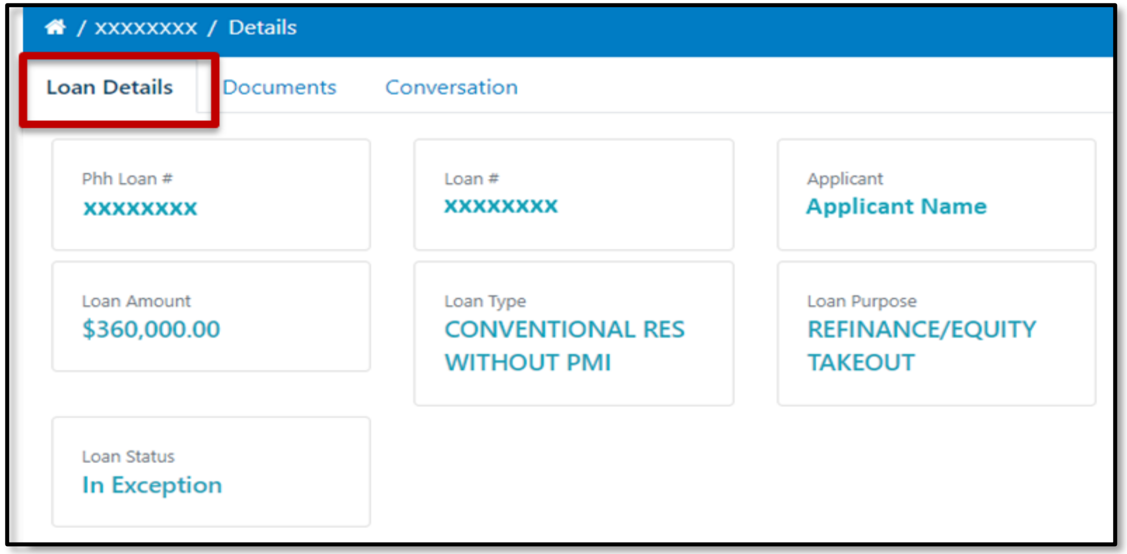
The **Loan Details** page displays the following loan information:

- Loan number
- PHH loan number
- Loan amount
- Loan status
- Loan type
- Loan purpose
- Applicant name

PHH Loan # Link



Loan Details Page

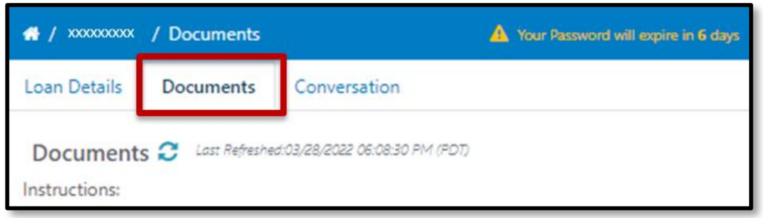


Loan Documents

How are loan documents uploaded and housed?

The **Documents** tab allows users to upload loan-specific documentation.

Documents Tab



There are four expandable sections where documents can be uploaded:

- **Assignment of Mortgage**
- **Recorded Mortgage**
- **Final Title Policy**
- **Miscellaneous Documents**

Documents Tab

A status displays on each expandable loan section.

Status Indicator

This status updates dynamically as documents are uploaded to the loan.

A description of the status can be seen below.

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

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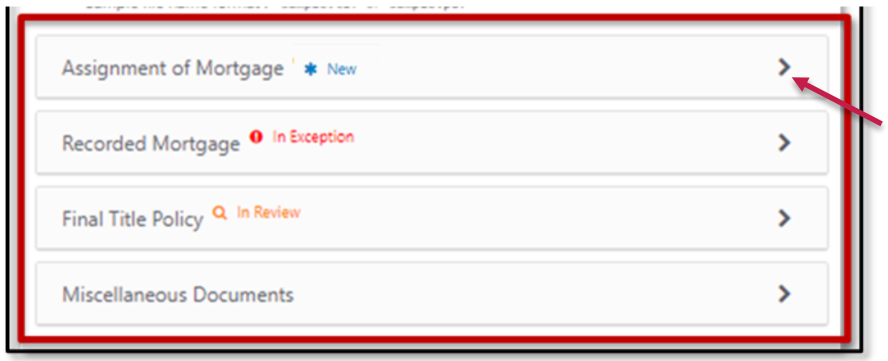
Uploading a Document

To begin, click on the arrow on the right-hand side of the section where you would like to upload the document.

To upload a loan document:

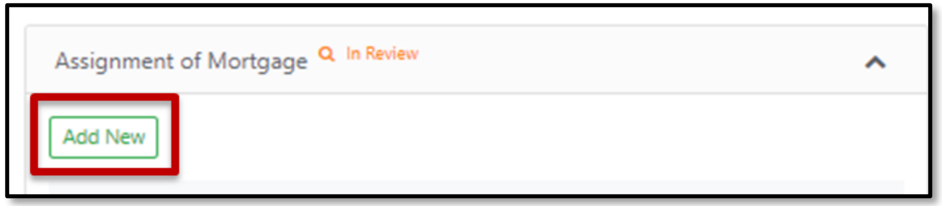
Review the upload instructions to ensure the file is formatted correctly:

- 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 – there are no naming requirements



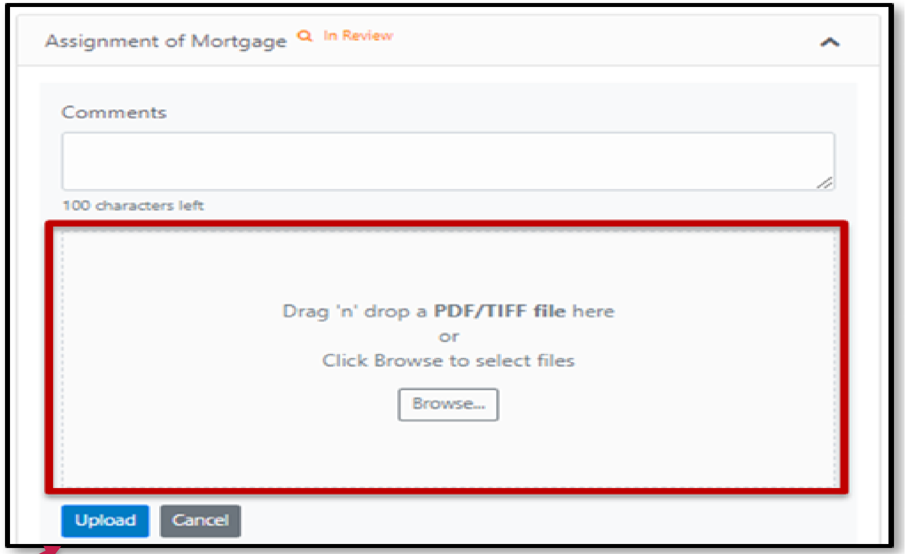
Next, click the **Add New** button.

Add New Button



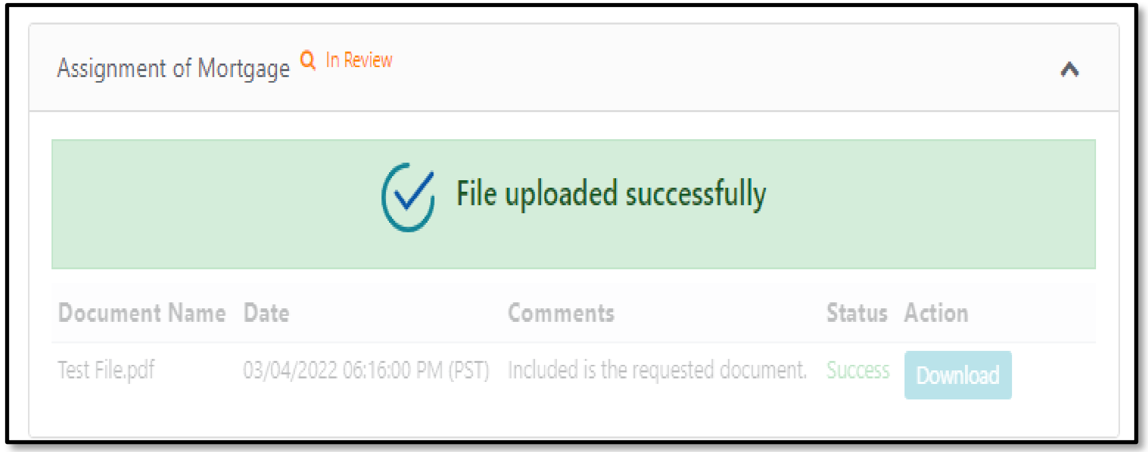
File Upload Section

After clicking ‘New’ you will see the screen below. Enter in any relevant comments, then you can drag/drop your document or click Browse to search for it on your computer.



Once you have added your document, click the **Upload** button.

Confirmation Message



Outcome: A confirmation message displays when the file has been uploaded successfully. The file now displays in the corresponding section.

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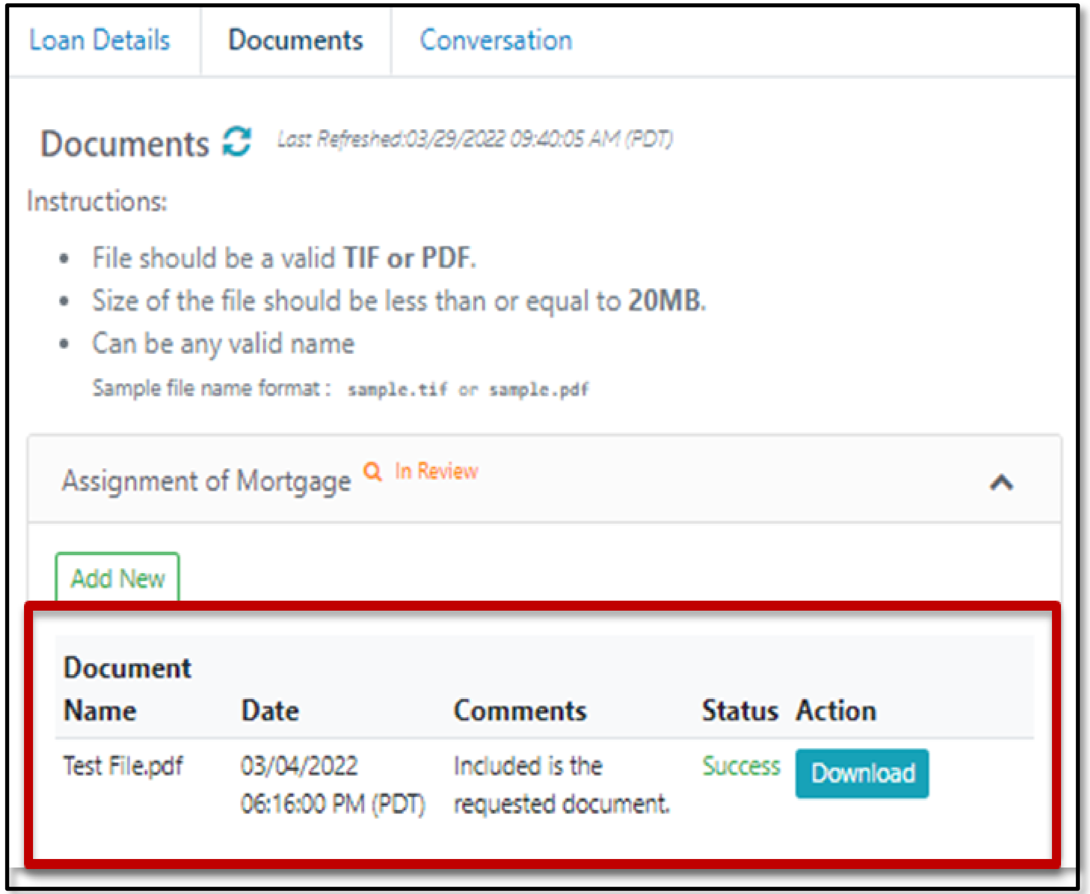
Viewing Existing Documents

Example of an Uploaded Document



The following document details display:

- The document's name
- The date the document was uploaded
- The comments entered at the time of the upload
- The document's status

Additionally, the **Action** column allows the user to download the document by clicking the **Download** button.

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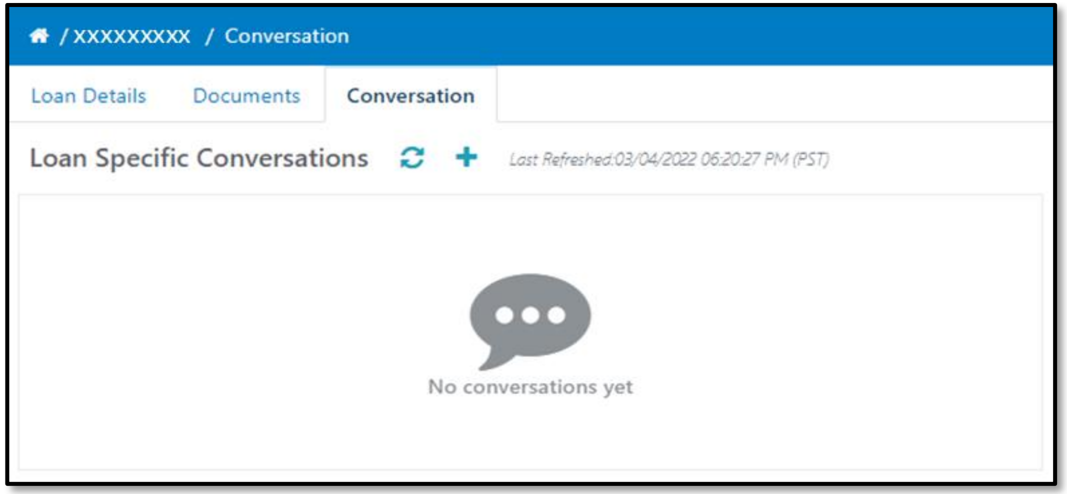
Loan Conversations

The **Conversations** tab is for loan-specific communications with a PHH Mortgage representative.

Conversation Tab

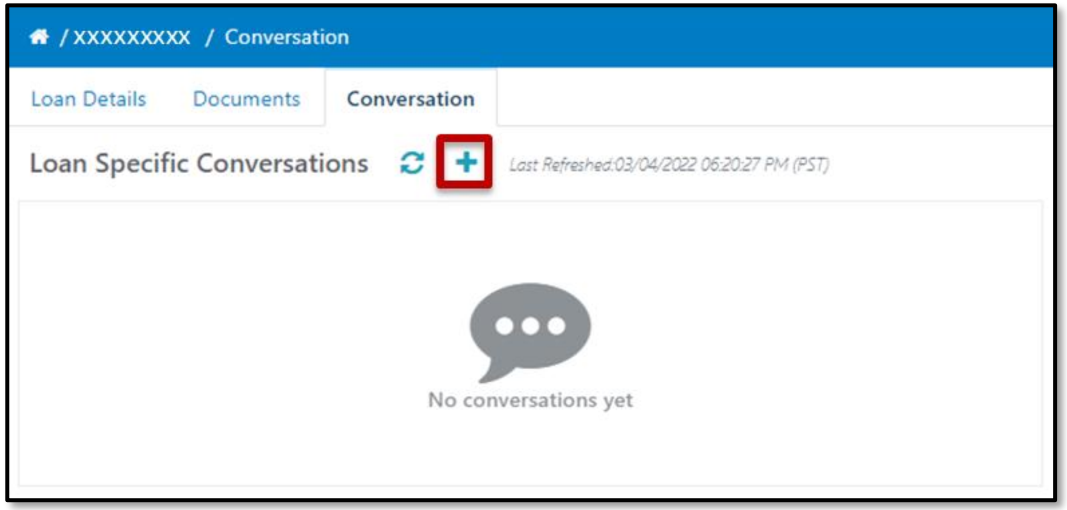


Note: General inquires that are not loan-specific can be submitted using the **Global Conversations** feature. Refer to the *6.1 Global Conversations* section of this document for more information.

To create a conversation, follow the steps below:

Click the **New Conversation** button.

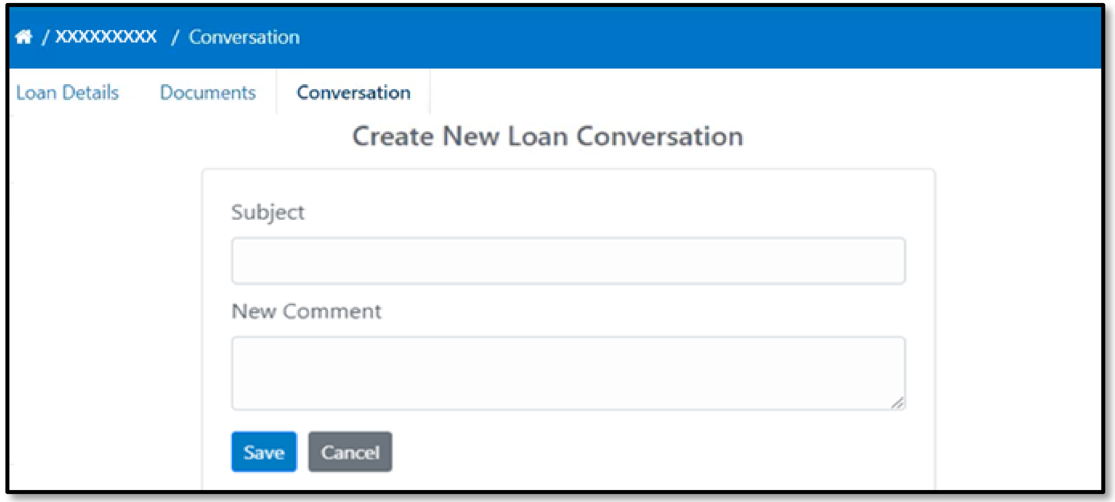
New Conversation Button



Outcome: The **Create New Loan Conversation** page displays.

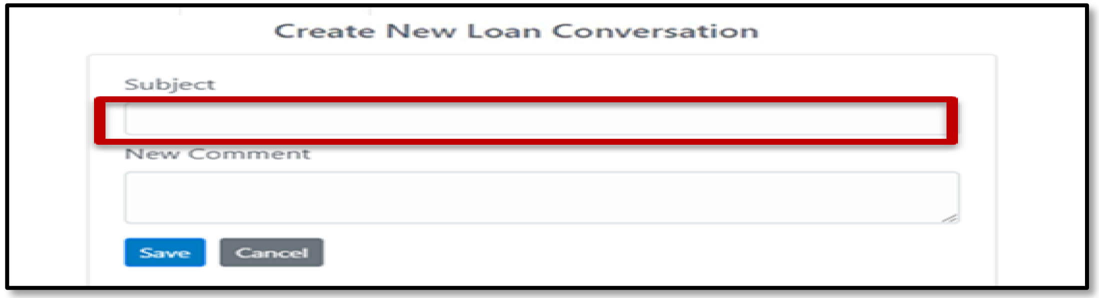
Create New Loan Conversation Screen

Create New Loan Conversation Screen

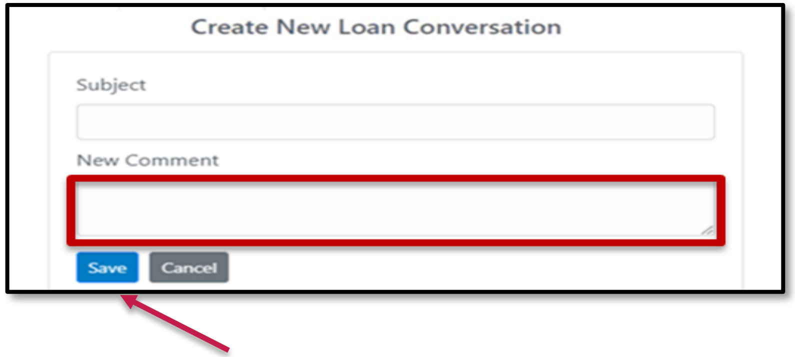


Type the general overview of the message in the **Subject** field.

Subject Field



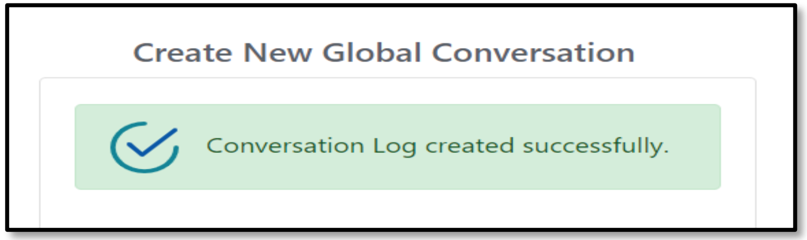
Type in the message to the PHH representative in the **New Comment** field.



Click **Save**

Outcome: A pop-up window confirms the conversation log has been created successfully.

Confirmation Message



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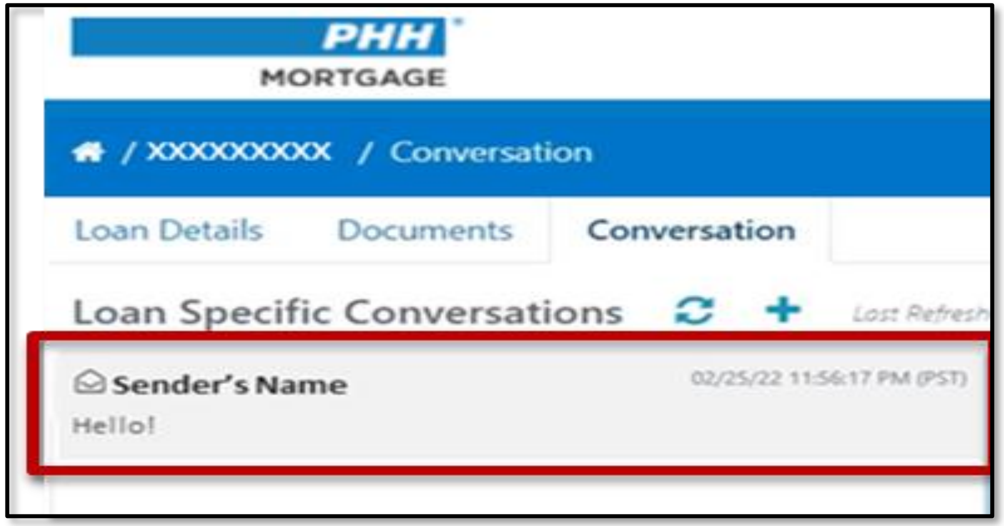
Replying to a Conversation

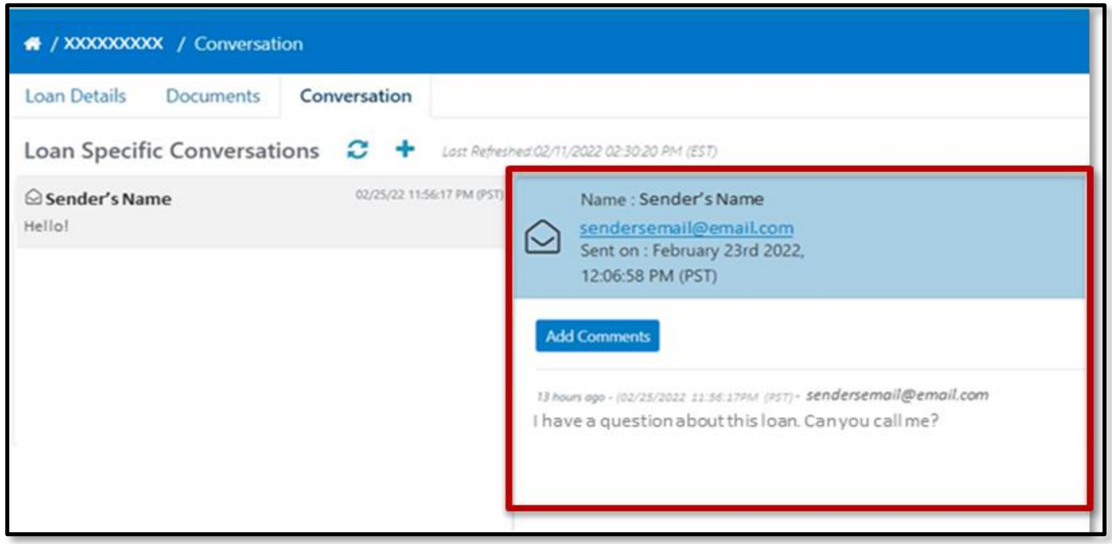
To reply to a conversation, follow the steps below:

On the **Loan Specific Conversations** page, select a conversation to reply to.

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

Existing Conversation

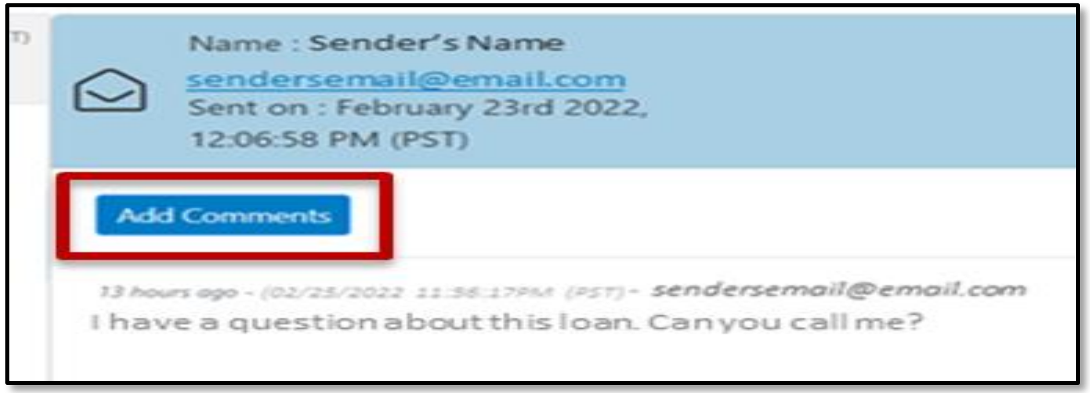




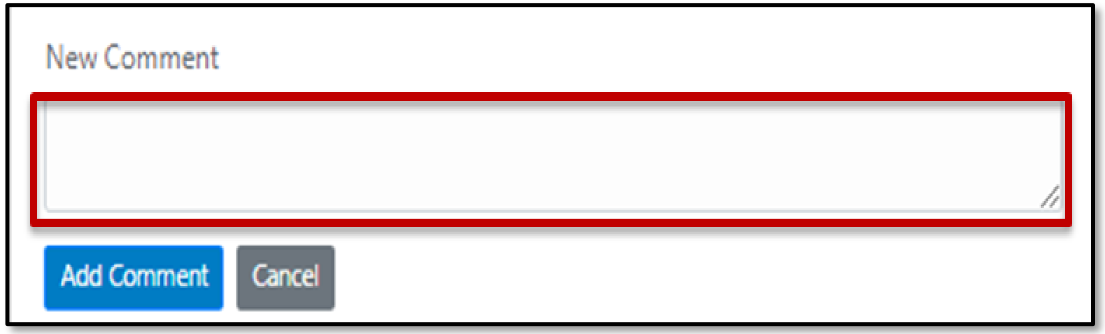
Replying to a Conversation (con.)

Click the **Add Comments** button.

Add Comments Button



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

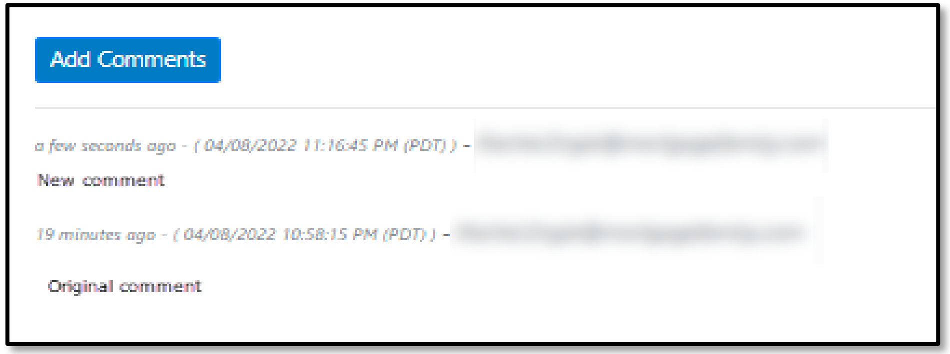


- Click **Add Comment**

Add Comment Button

Outcome: The new comment is added to the conversation.

You will see your comment date/time stamped above the previous comment.



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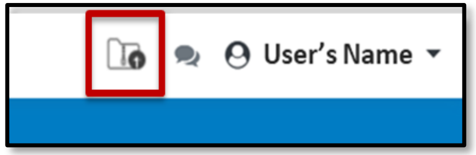
Bulk Upload

The **Bulk Upload** feature is designed to upload multiple loan documents at once, instead of only a few loan-specific documents.

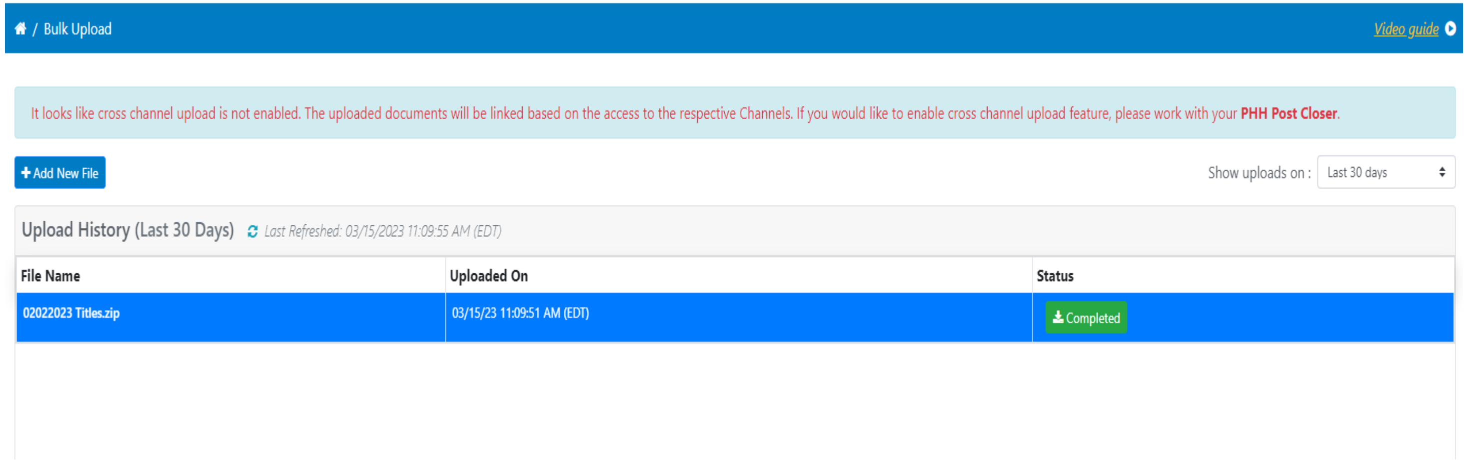
To complete a bulk upload, follow the steps below:

Click the **Bulk Upload** button in the top-right corner of the screen.

Bulk Upload Button



Bulk Upload Screen



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

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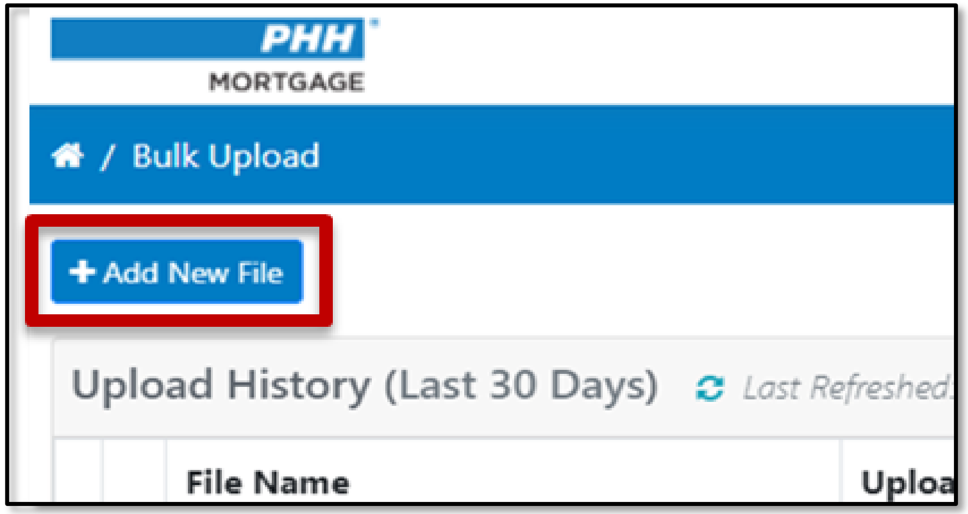
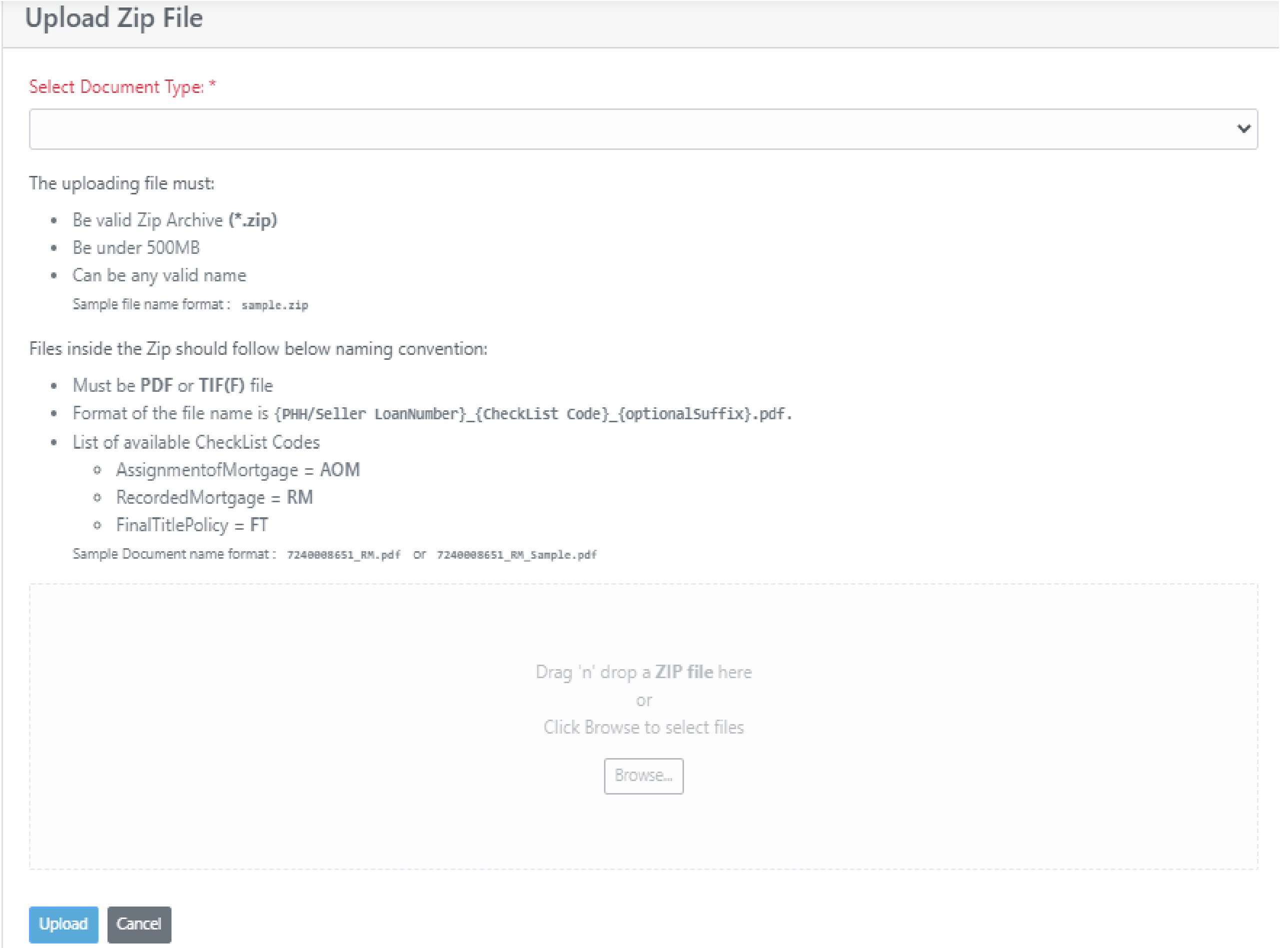
Bulk Upload (con.)

Add New File Button



Outcome: The **Upload Zip File** page displays.

Upload Zip File Screen



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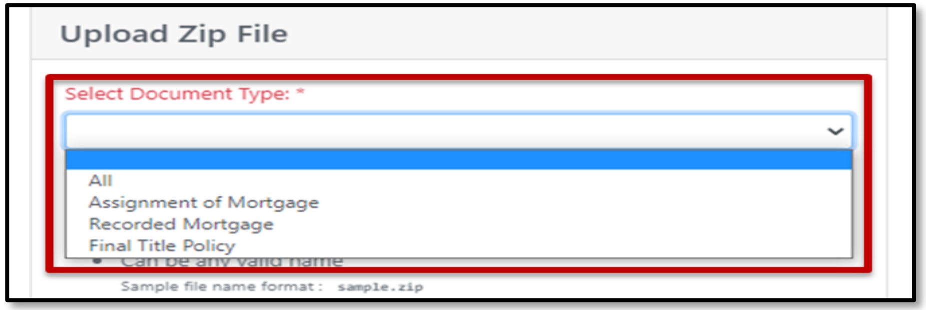
Submitting a Bulk Upload

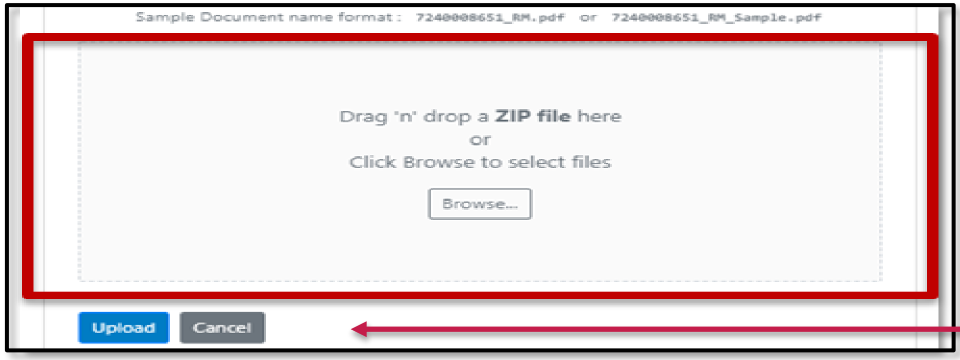
Select Document Type dropdown



Note: When uploading multiple document types, 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.

File Upload Area



Once selected, click the **Upload Button**

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

Confirmation Message

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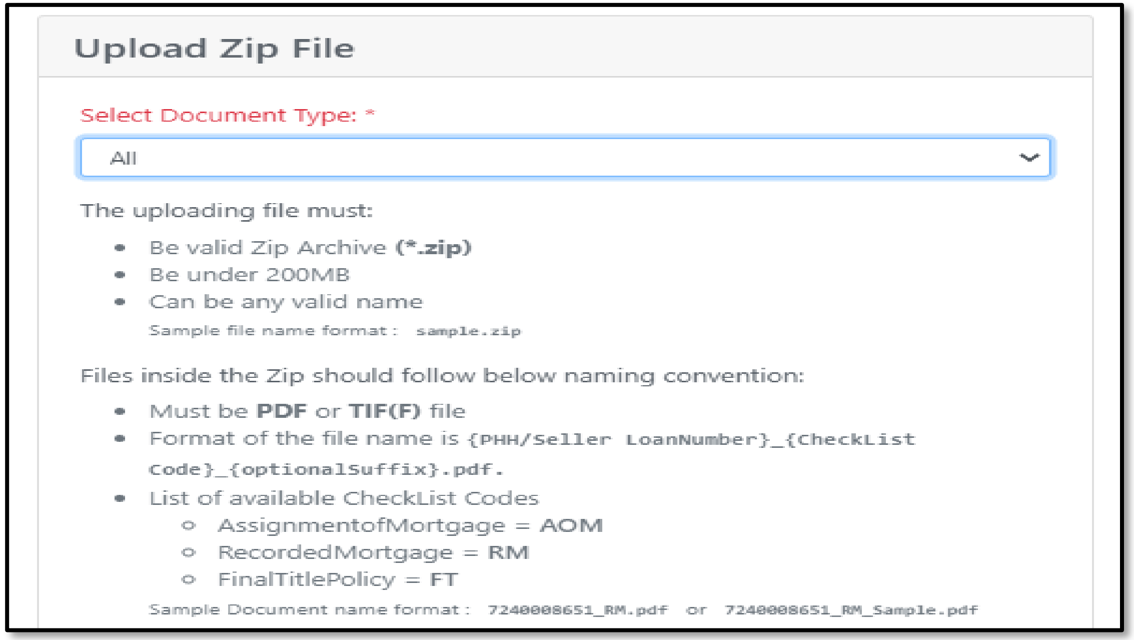
File Upload Requirements

Bulk Upload Requirements



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

- **Be a valid zip archive (*.zip),**
- **Be under 500 MB, and**
- **Be any valid name (example.zip)**
  - **No specific naming convention for the zip file itself.**

The files within the zip file must follow specific naming conventions and requirements listed below when selecting All as document type dropdown:

- **Must be a PDF or TIF(F) file**
- **Format of the file name is loan number checklist code optional suffix.pdf**
  - **Example: 111111111_AOM_sample.pdf**
- **Available checklist codes:**
  - **Assignment of Mortgage (AOM)**
  - **Recorded Mortgage (RM)**
  - **Final Title Policy (FT)**

The files within the zip file must follow specific naming conventions and requirements listed below when selecting one of the document types (not all) in the drop-down:

- **Must be a PDF or TIF(F) file**
- **Format of the file name is loan number optional suffix.pdf**
  - **Examples: 1111111111_sample.pdf OR 1111111111.pdf**

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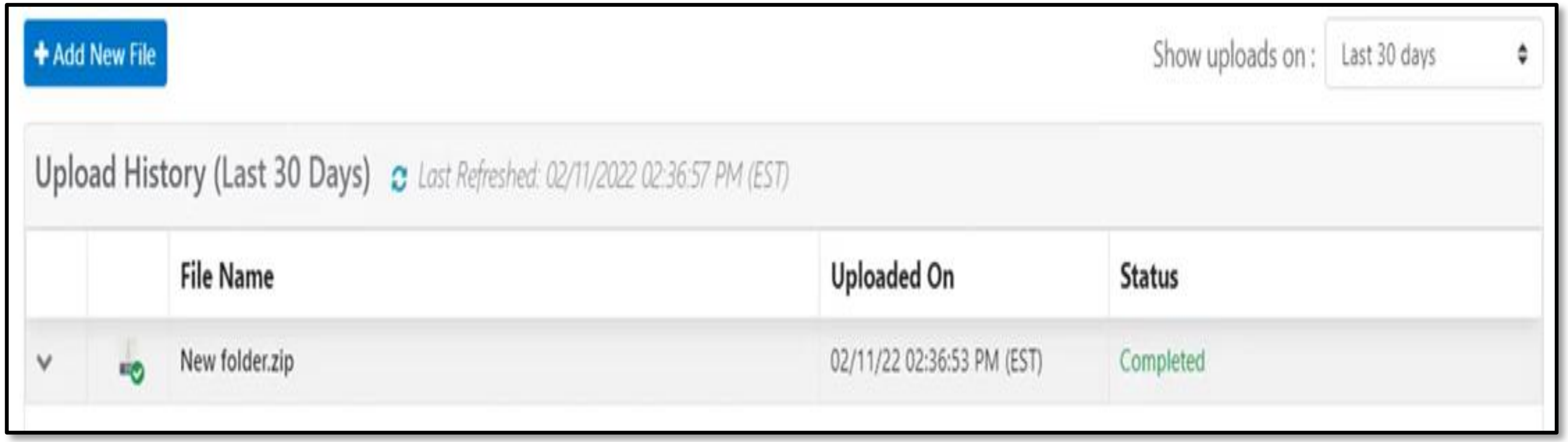
Post Bulk Upload

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

Upload History Screen



The last 30 days filter is set by default but may be edited by selecting a different option in the **Show uploads on:** drop-down.

This may be filtered to 30-, 60-, 90- days, or a custom date range.

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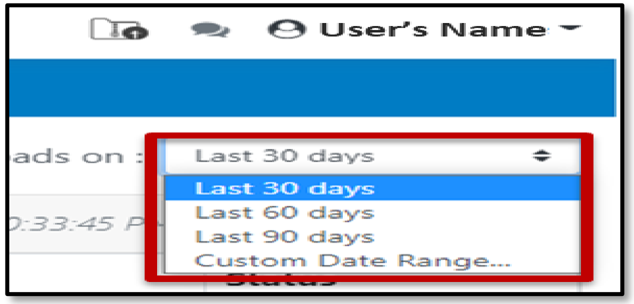
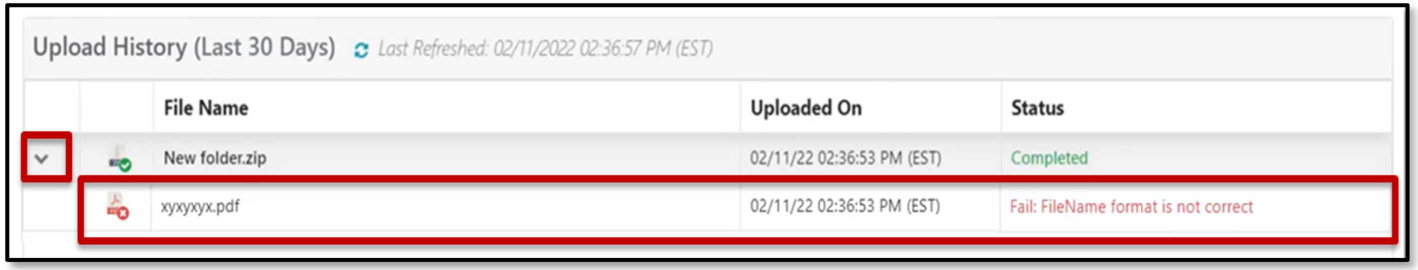
Viewing Bulk Uploads

Drop-down Menu



Errors that occurred during the bulk upload display when the arrow is clicked next to the applicable zip file. The reason for the error is displayed in the **Status** column.



Note: PHH Mortgage is not notified if there is an error with the upload. Any failed documents must be re-uploaded.

Global Conversations

The **Global Conversation** feature is used to send non-loan-specific messages to a PHH Mortgage representative.

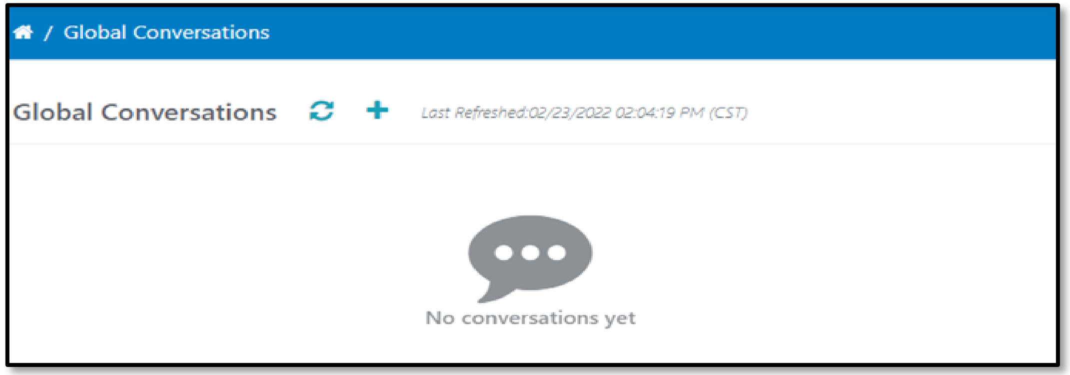
To create a global conversation, follow the steps below:

- Click the **Global Conversation** button in the top-right corner of the screen.

Global Conversation Button

Outcome: The **Global Conversations** page displays.

Global Conversation Screen



PHH MORTGAGE

Global Conversation – New Conversation

Click the **New Conversation Log** button.

- **New Conversation Log Button**

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

- **Create New Global Conversation Screen**

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Global Conversation – Starting a Conversation

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

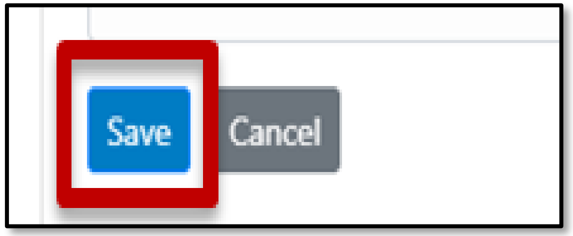
- **Subject Field**

Type the message to the PHH representative in the **New Comment** field.

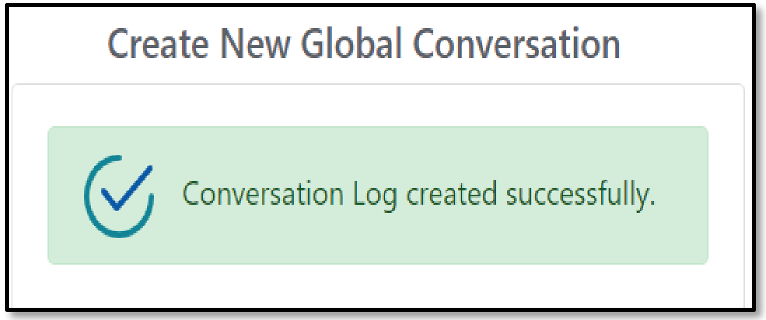
- **New Comment Field**

Click **Save**

- **Save Button**



Outcome: A pop-up window displays confirming the conversation has been created successfully.



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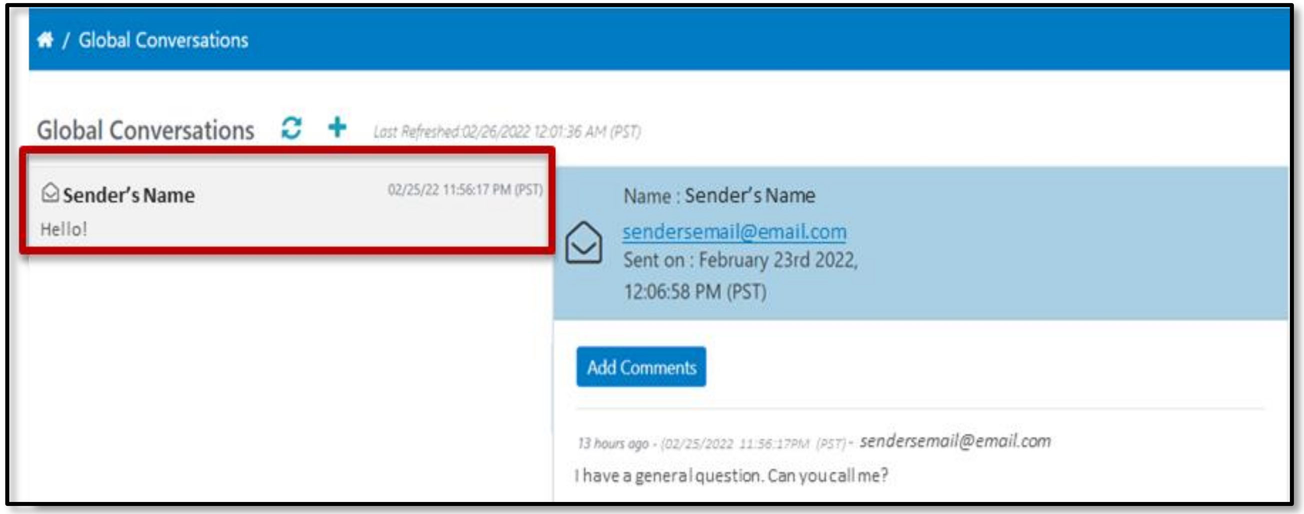
Viewing and Replying to Global Conversations

The global conversations may be viewed and replied to at any time and are displayed on the **Global Conversations** page immediately after they are created.

To view an existing global conversation, simply visit the **Global Conversations** page, then select the applicable conversation. The message displays to the right of the page.

Existing Global Conversation

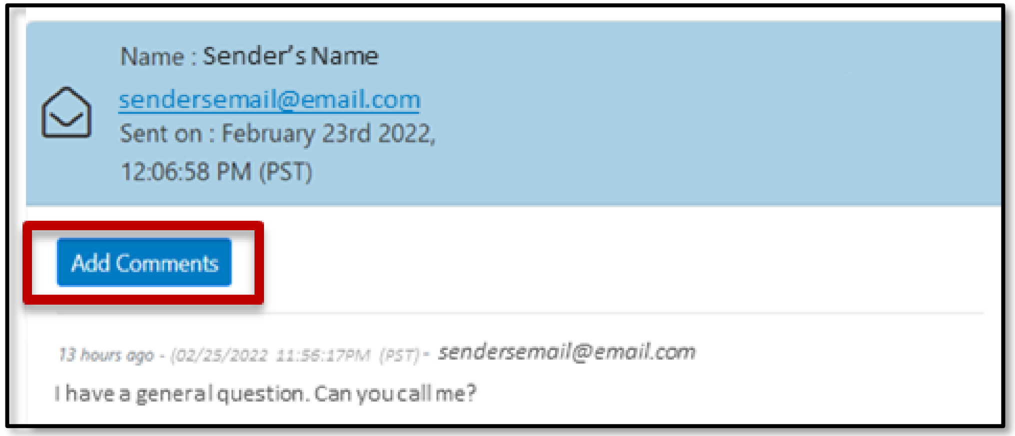


Continues

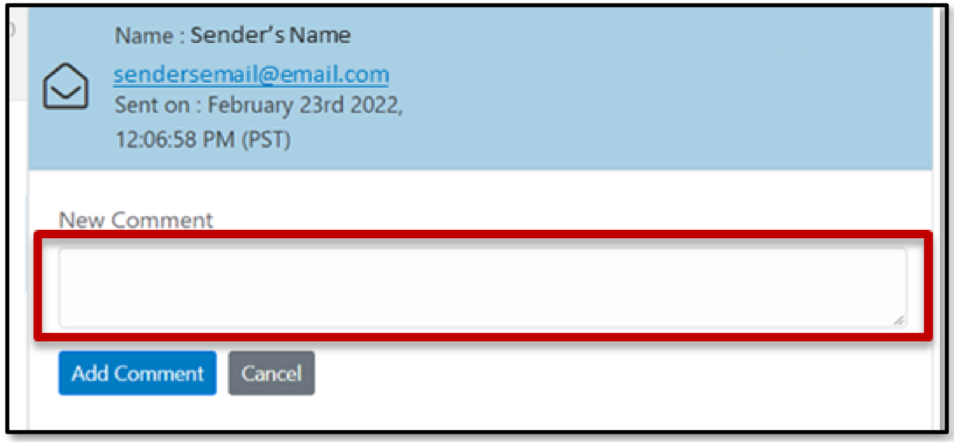
To reply to a global conversation:

- Click the **Add Comments** button on the applicable conversation.

Add Comment Button



New Comment Field



Outcome: The **New Comment** field displays.

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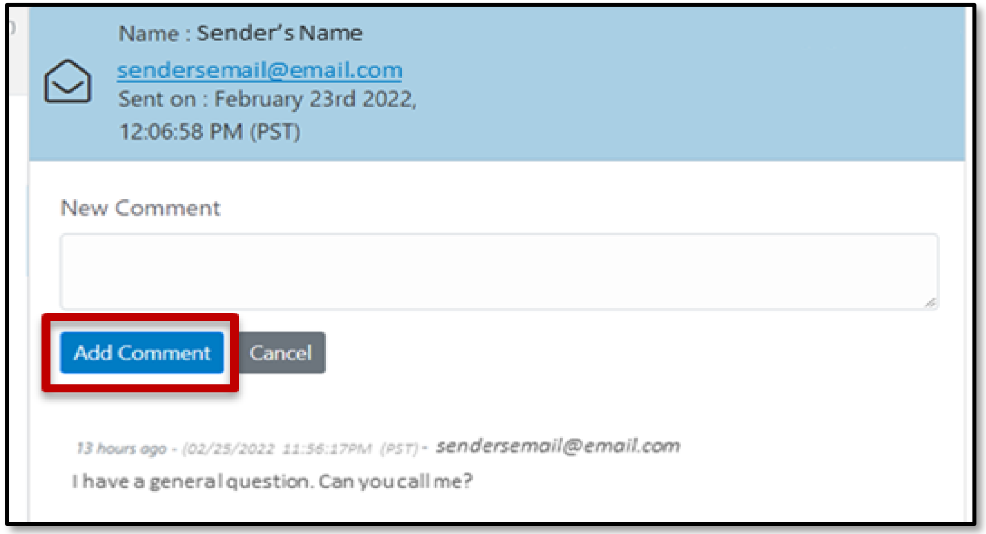
Global Conversation – Adding Comments

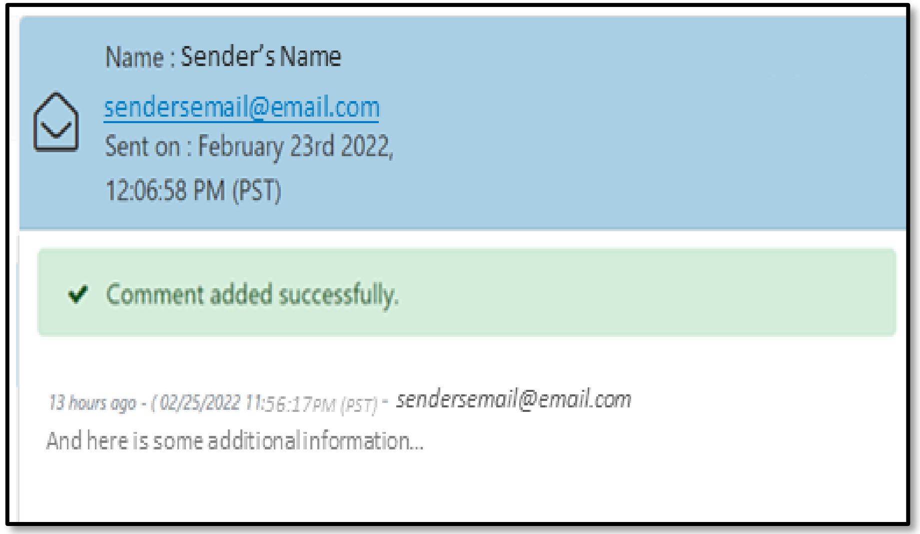
Type your comment in the **New Comment** field.

- Click **Add Comment**.

Add Comment Button



Confirmation Message



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

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