

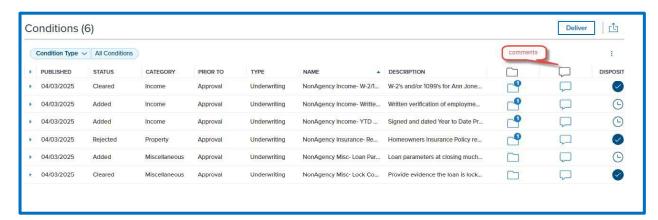
## PHH Mortgage Correspondent Lending **Enhanced Conditions**

PHH Mortgage will be utilizing Enhanced Conditions on both Delegated and Non-Delegated loans. Enhanced Conditions will provide the clients with a streamline view of conditions and easily identify status. The new view of conditions will be available on all new loans registered after April 9th, 2025. Loans registered prior to April 9th, 2025 will continue to reflect the standard condition view.

Once the user accesses the conditions in TPO Connect, the user may click on the arrow to the left of the condition to view the full condition and upload a document.



Users may also add a comment to the condition by clicking on the comment bubble next to the condition.



A text box will open for the user to add a comment. The user must click "add comment" for the comment to become visible to PHH.



Once the document has been uploaded to the condition and a comment added (if applicable) the user will need to click the "Ready for Review" button to the right of the condition to deliver to PHH Mortgage.



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

Thank you for your continued business.