



## 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 9<sup>th</sup>, 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.

Conditions (6)										Deliver	
Condition Type ▾ All Conditions											
PUBLISHED	STATUS	CATEGORY	PRIOR TO	TYPE	NAME	DESCRIPTION		comments	DISPOSIT		
04/03/2025	Cleared	Income	Approval	Underwriting	NonAgency Income- W-2/L...	W-2's and/or 1099's for Ann Jone...			✓		
04/03/2025	Added	Income	Approval	Underwriting	NonAgency Income- Writte...	Written verification of employe...			⌚		
04/03/2025	Added	Income	Approval	Underwriting	NonAgency Income- YTD ...	Signed and dated Year to Date Pr...			⌚		
04/03/2025	Rejected	Property	Approval	Underwriting	NonAgency Insurance- Re...	Homeowners Insurance Policy re...			✓		
04/03/2025	Added	Miscellaneous	Approval	Underwriting	NonAgency Misc- Loan Par...	Loan parameters at closing much...			⌚		
04/03/2025	Cleared	Miscellaneous	Approval	Underwriting	NonAgency Misc- Lock Co...	Provide evidence the loan is lock...			✓		

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.

Comments

Type comment here...

0 / 300

Add Comment

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.

TYPE	NAME	DESCRIPTION			DISPOSITION	
Underwriting	NonAgency Income- W-2/1...	W-2's and/or 1099's for Ann Jone...				
Underwriting	NonAgency Income- Writte...	Written verification of employe...				Ready For Review
Underwriting	NonAgency Income- YTD ...	Signed and dated Year to Date Pr...				Ready For Review
Underwriting	NonAgency Insurance- Re...	Homeowners Insurance Policy re...				
Underwriting	NonAgency Misc- Loan Par...	Loan parameters at closing much...				Ready For Review
Underwriting	NonAgency Misc- Lock Co...	Provide evidence the loan is lock...				

Click for review button

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.