

PHH Mortgage Correspondent Lending

Announcement 2025-169: TPO Connect Enhancements

PHH Mortgage is excited to announce enhancements to TPO Connect related to the condition overview and submission process, as well as the single loan file package view and upload functionality, which will be effective for all Delegated and Non-Delegated loans on December 15, 2025.

Conditions Management

The **Conditions** page within TPO Connect was redesigned to provide a more organized view of the loan conditions.

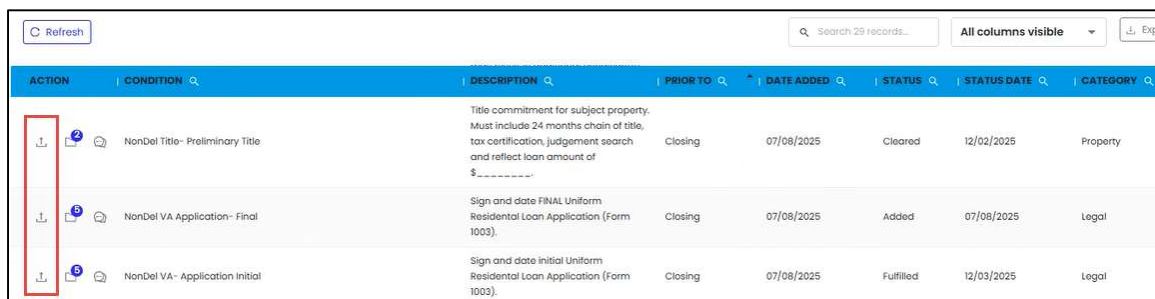
- The process for reviewing conditions and condition details, as well as adding comments to a condition, are still intuitive but have a fresh appearance.



ACTION	CONDITION	DESCRIPTION	PRIORITY	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

Additionally, the steps to submit condition documentation for review were simplified to remove the requirement to click the “Ready for Review” button on each condition.

- The process for uploading documentation to a condition remains unchanged but has a more modern layout.
 - Click on the upload icon next to the condition, drag and drop the file or click on the “browse” link to attach the file from your desktop, then click “Upload” once the file name appears.
- After a document is successfully uploaded to a condition, the loan will now automatically route to the appropriate PHH team member.**
 - Users are no longer required to click the “Ready for Review” button on each condition to submit the documentation to PHH.



ACTION	CONDITION	DESCRIPTION	PRIORITY	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](#) thorough your machine

2

./sample.pdf

✕

3

Upload

Reset

Note: The [Conditions Management](#) resource for TPO Connect was revised to align with this update.

Single Loan File Upload

The **Documents / Upload Package** page within TPO Connect was expanded to provide additional details related to the uploaded packages.

- The “Documents” tab includes documentation associated with the loan, whether uploaded by the Client or added by PHH.

Submissions

Documents

Upload Activity

Upload Files

TPOC Guide Test 3.4

Expand All

Recorded Security Instrument

Title Insurance Policy

VA-26-1899 Loan Guarantee Certificate

FHA Mortgage Insurance Certificate

USDA Loan Note Guarantee

* Upload Package

- The “Submissions” tab provides details for each document and/or package upload completed.

Submissions

Documents

Upload Activity

Upload Files

3 Submissions

1810273373_Samp... Completed 12/03/25 10:58 PM

1810273373_Samp... Completed 12/03/25 10:57 PM

1810273373_Samp... Completed 12/03/25 10:56 PM

- The “Upload Activity” tab includes an itemization of all uploads completed, and the upload status.

Submissions Documents		Upload Activity	Upload Files
SOURCE FILE NAME	UPLOADED BY	UPLOADED DATE ↓	STATUS
1810273373_1810273373_Sample Non-Del Closing Package_TPOCCLP20251203225820361.pdf	Test DelAndNonDel	Dec 3 2025 10:58PM	Processing
1810273373_1810273373_Sample 4506-C_TPOCCLP20251203225744523.pdf	Test DelAndNonDel	Dec 3 2025 10:57PM	Processing
1810273373_1810273373_Sample Non-Del Credit Package_TPOCCLP20251203225630253.pdf	Test DelAndNonDel	Dec 3 2025 10:56PM	Processing

Additionally, the steps to upload a loan package to the loan were simplified to remove the requirement to locate or create the “Upload Package” folder.

- Click on the “Upload Files” tab, then select the applicable package type from the “Subject” menu and add any necessary notes to the “Message” box. Either drag and drop the package or click on the “browse” link to attach the package from your desktop, then click “Upload” once the package name appears.
 - **Users are no longer required to locate or create the “Upload Package” folder.**

Submissions Documents Upload Activity **Upload Files**

Requirements
 * Maximum file size for PDF is 500MB.

2 Subject

3 Message

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

5 /sample Note.pdf

6 Upload Reset

- There is no change to the process for selecting the appropriate “Loan Actions” option to submit the loan to PHH.

Non-Delegated	Delegated
LOAN ACTIONS Import Additional Data Submit Credit File For Review Submit Closing File For Review Withdraw Loan	LOAN ACTIONS Import Additional Data Submit for Review Withdraw Loan MI Quotes Product Pricing N Lock

Note: The [Single Loan Submission](#) resource for TPO Connect was revised to align with this update.

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!