Final Docs Portal

(Post Closing Portal)

Revised: April 2, 2026

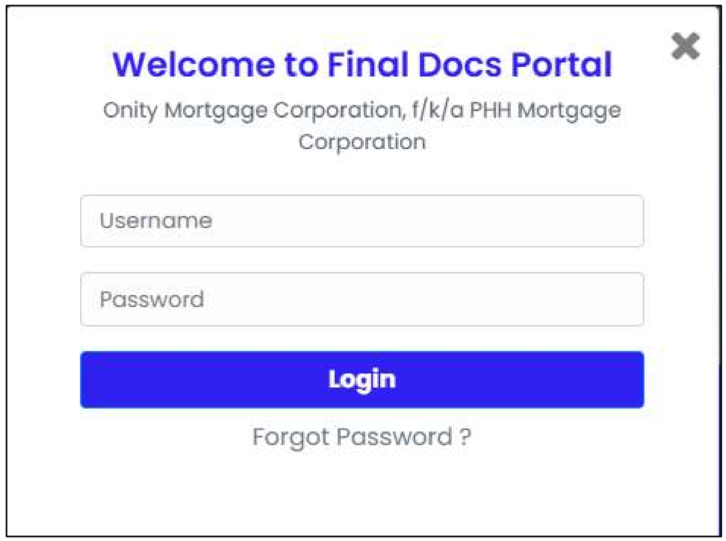
Topics

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

Final Docs Portal Access

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

https://finaldocs.onitymortgage.com

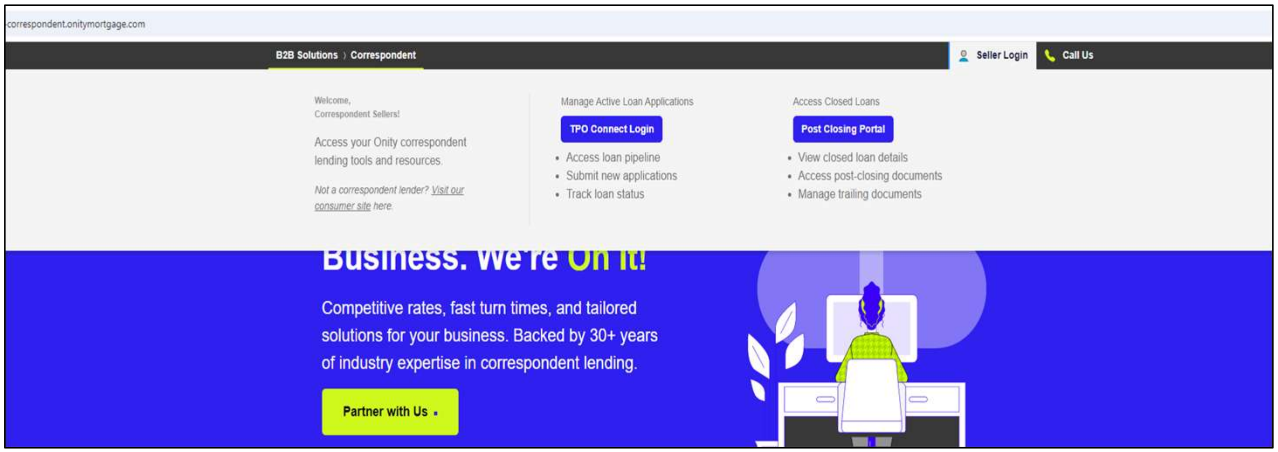


Note: For the best experience, a modern web browser is recommended (e.g., Google® Chrome, Microsoft® Edge, etc.). When choosing any web browser, ensure all appropriate security protocols are followed.

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



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

Welcome to Final Docs Portal

ONITY

Hello Demo Seller,

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://finaldocs.onitymortgage.com/login

Password : EgT5ijsr

- The Onity 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,
Onity Post Closing Team,

Thank you for being part of our mortgage family.
We look forward to connecting with you soon.

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:

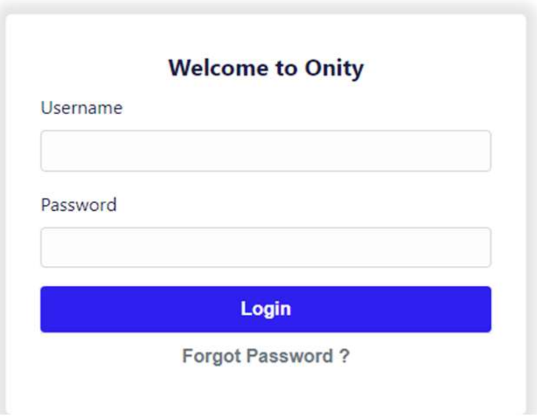
1. From the login page click on “Forgot Password?”

   - **Outcome**: The Forgot Password form will be displayed

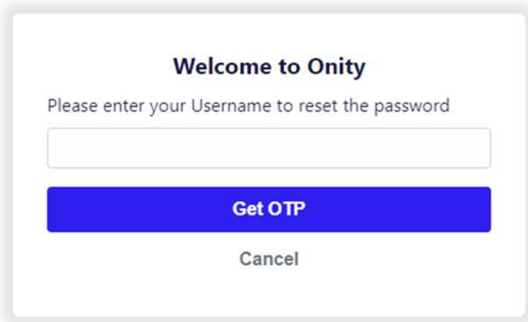
2. Type the email address. And click on **Get OTP**.

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

Login screen



Get OTP Button



Final Docs Portal Access continued

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

Sample OTP Email

Alert: Final Docs OTP Request

ONITY

Dear User,

You have requested OTP to login for Post Closing on 9/25/2024 at 11:54 AM hours.

Your One Time Password (OTP) for this request is **500077**

This OTP is valid for 5 minutes. Please use it before it expires to avoid multiple OTP requests.

Beware of frauds. DO NOT share or disclose the OTP with anyone.

Note: Please connect with the Onity Mortgage group Support Team immediately if you have not requested OTP.

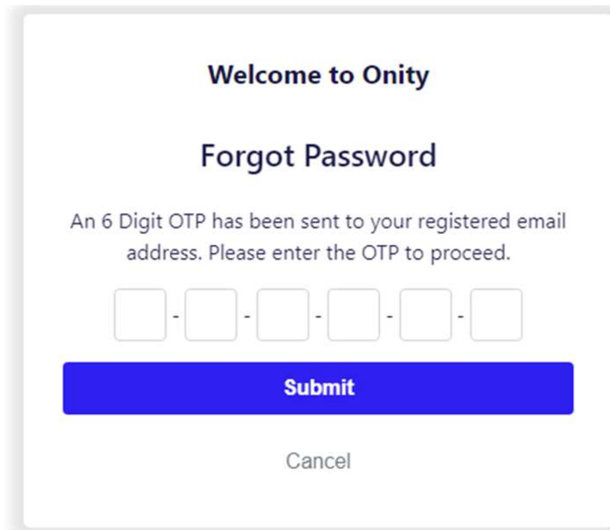
Sincerely,

Onity Mortgage Team,

Thank you for being part of our mortgage family.

We look forward to connecting with you soon.

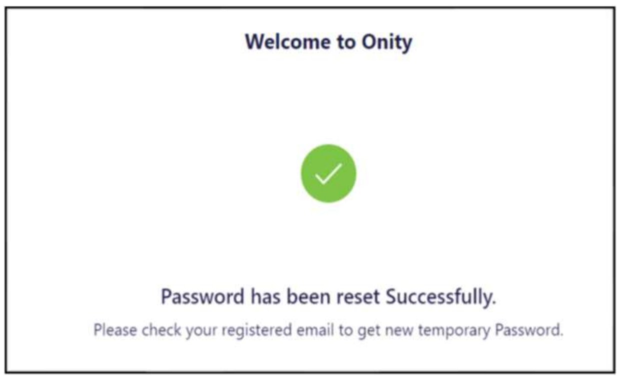
Forgot Password OTP Screen



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

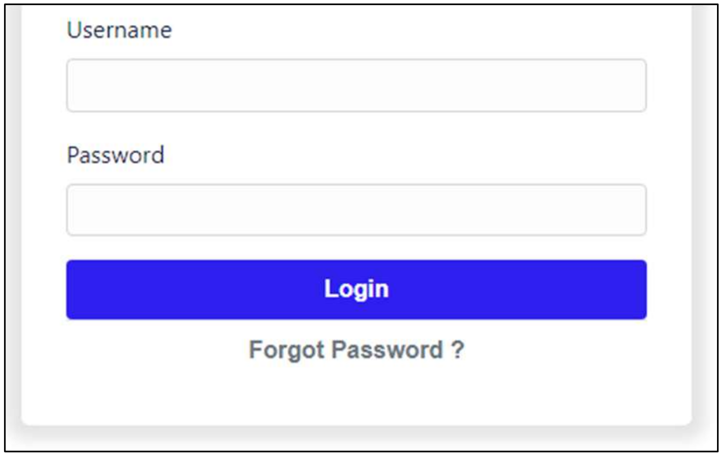


Password Reset Email

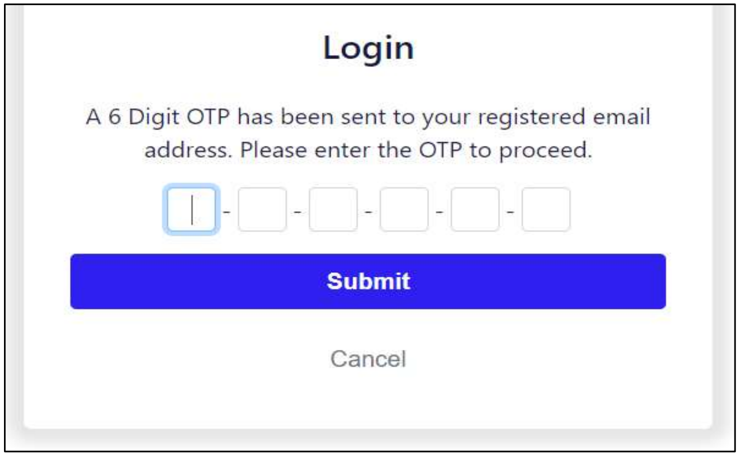
Final Docs Portal Access contd.

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

Login Screen



Submit OTP after login

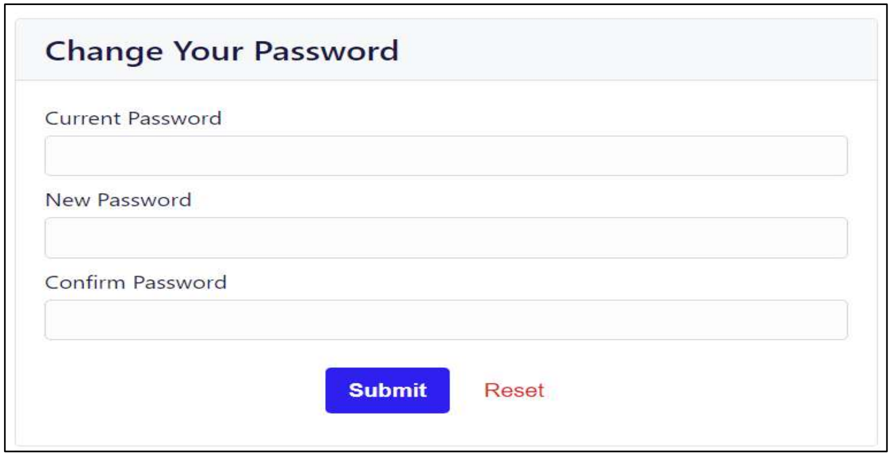


Final Docs Portal Access continued

6. Click **Login**.

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

Change Your Password Screen



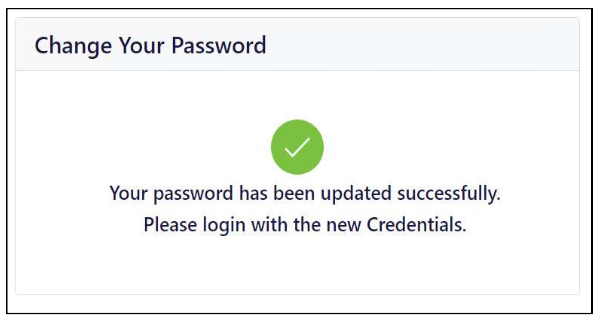
Final Docs Portal Access continued

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.

Refresh + Add New

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

<u>Adding Additional Users configuration</u>

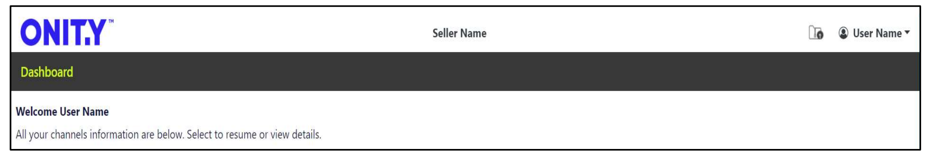
To onboard additional users to the Final Docs Portal, follow the steps below:

1. Click on the name in the top-right corner of the screen.

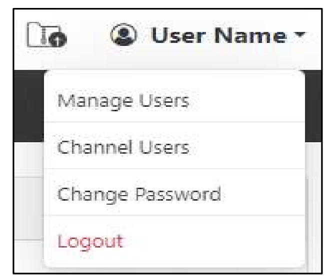
2. Click **My Profile** > Manage Users

   Outcome: The **Users** page displays.

Profile Options screen



My Profile Option



Users Details Screen

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.

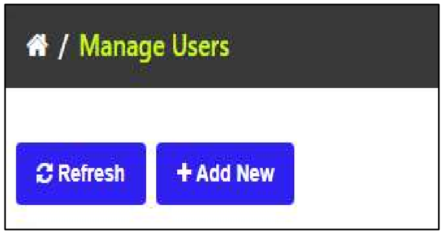
7. Type the user's email address in the **Email ID and Title** field.

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

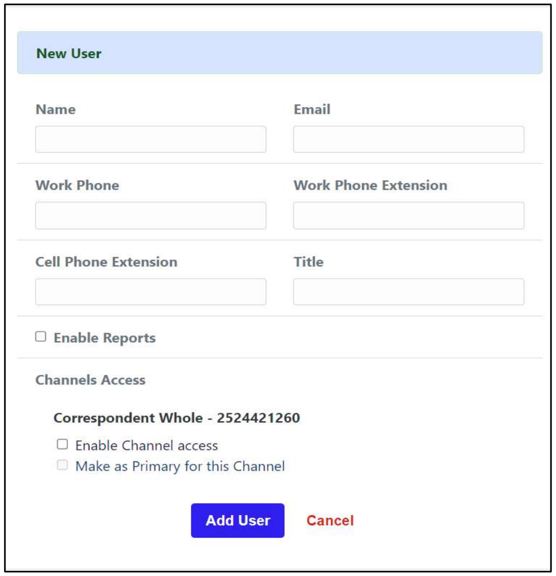
8. Click on check boxes to provide access to respective product

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



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.

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.

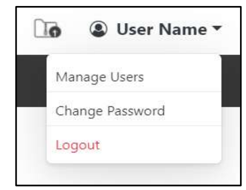
2. Type the current password into the **Current Password** field.

3. Type a new password in the **New Password** field, then enter it again in the **Confirm Password** field.

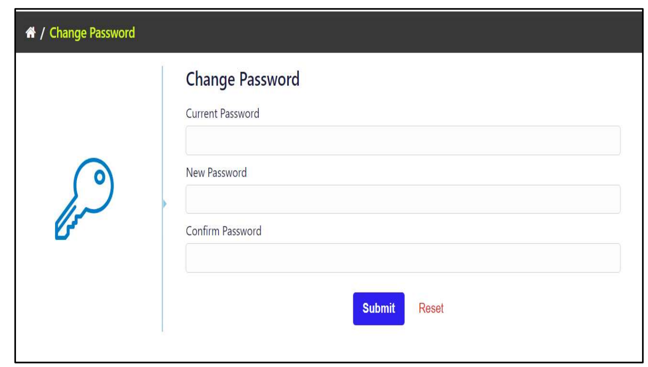
4. Click **Submit**.

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

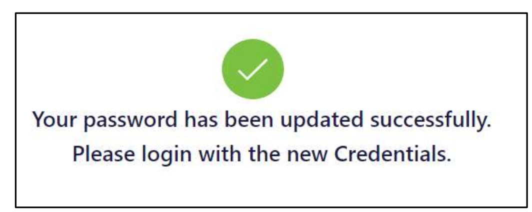
Change Password



Change Password Page



Confirmation Message

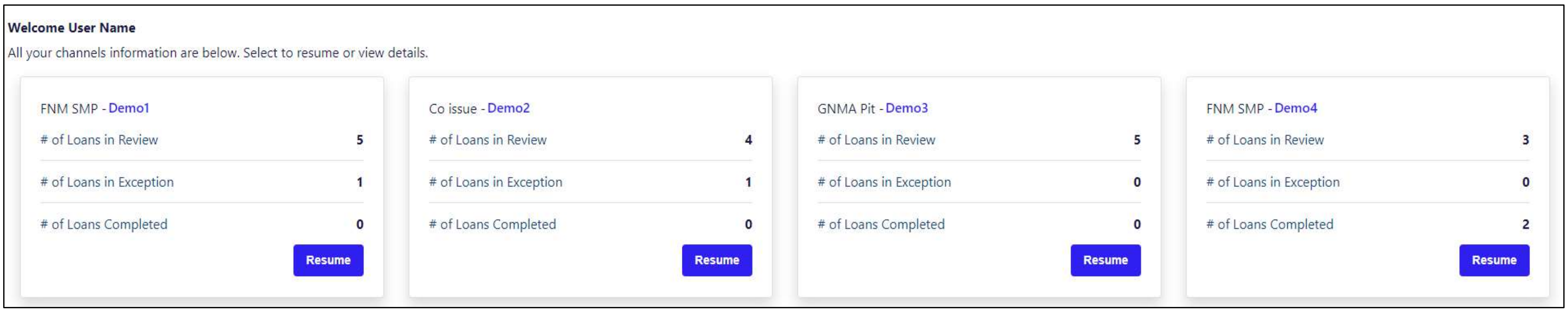


Dashboard Introduction

Dashboard Introduction:

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

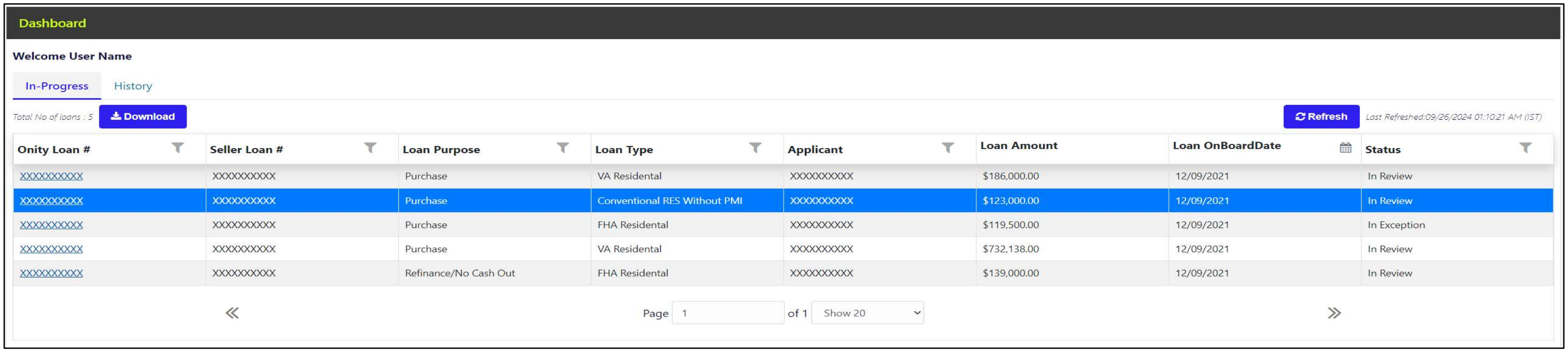
All channel's metadata will be displayed on the dashboard, and the Seller may have multiple products associated and a brief will be displayed here.



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 Residental	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 Residental	XXXXXXXXXX	$119,500.00	12/09/2021	In Exception
XXXXXXXXXX	XXXXXXXXXX	Purchase	VA Residental	XXXXXXXXXX	$732,138.00	12/09/2021	In Review
XXXXXXXXXX	XXXXXXXXXX	Refinance/No Cash Out	FHA Residental	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

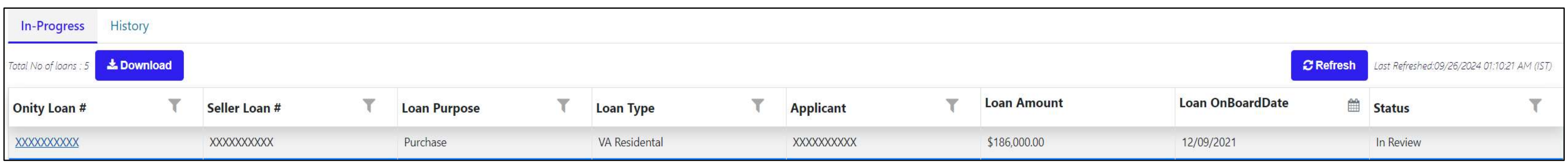
If needed, the loans displayed on the dashboard can be downloaded to a spreadsheet. Simply click the **Download** button to export the data.

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



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

<u>Filtering the Dashboard:</u>

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

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

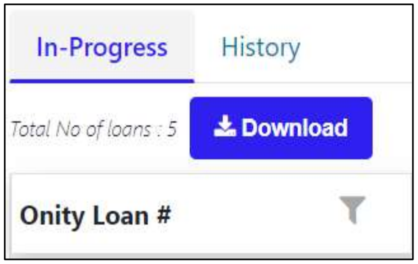
Enter either full or partial search criteria in the blank field, then click **Apply** to display the results.

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

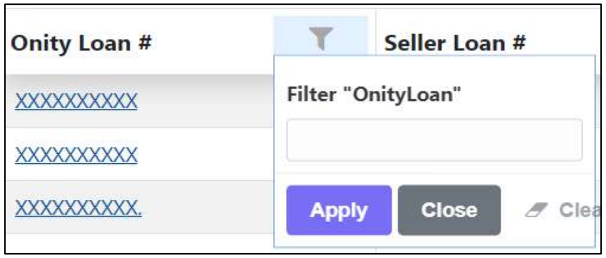
Outcome: The filter icon turns red and a **Clear All Filters** button displays. The loans are now filtered.

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

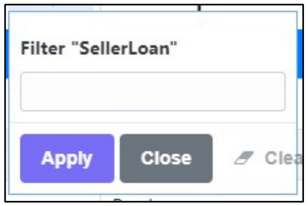
Filter Icon



Filter Overlay

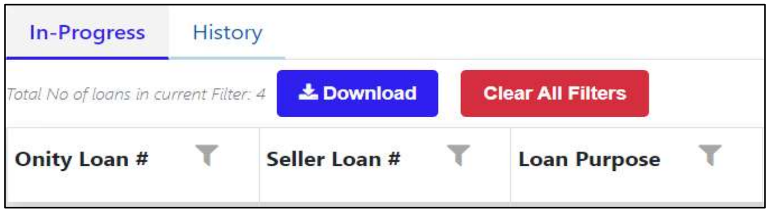


Apply Button



Status Filter Options

Clear All Filters Button



Loan Details

<u>Loan Details:</u>

How are the details of a loan accessed?

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

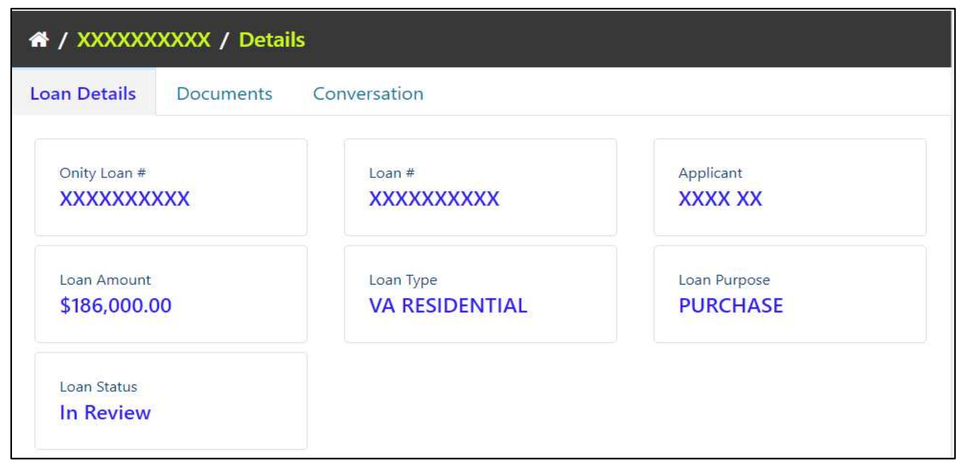
Outcome: The **Loan Details** page displays.

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

Loan Details Page



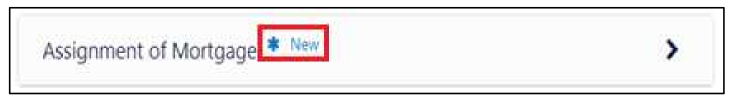
Loan Documents

- 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.



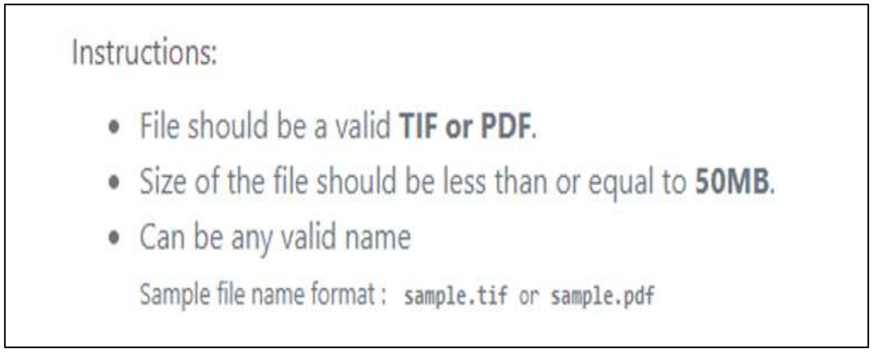
- This status updates dynamically as documents are uploaded to the loans

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:

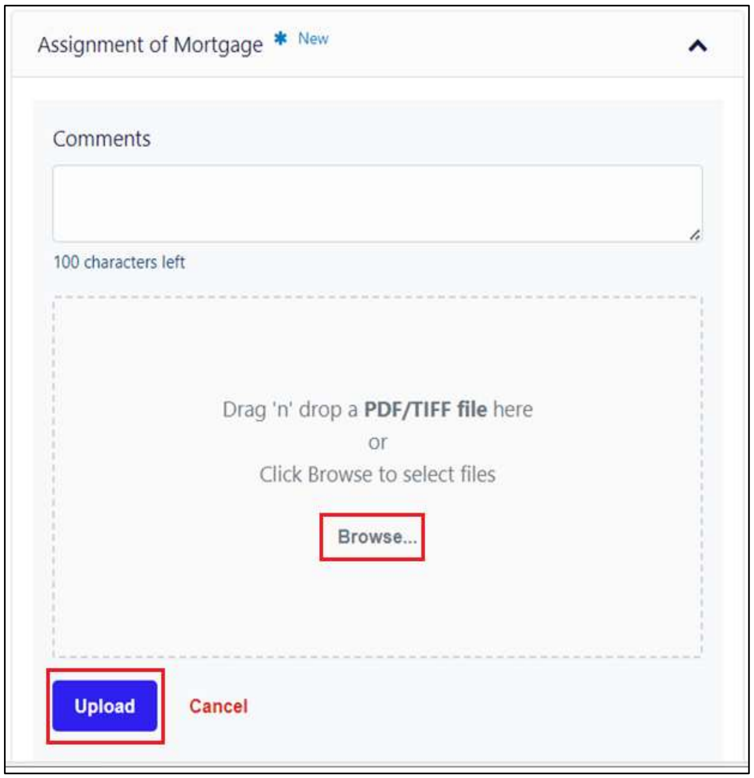
- File should be a valid **TIF or PDF**.
- Size of the file should be less than or equal to **50MB**.
- Can be any valid name

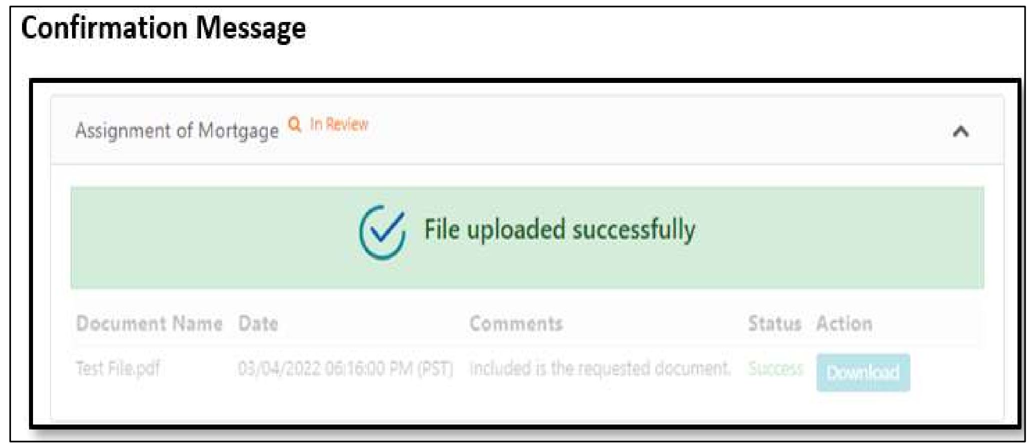
  Sample file name format : `sample.tif` or `sample.pdf`

When selecting the document tab, it will expand and display the **Add New** button.
To upload a new document, select the **Add New** button

File Upload Section

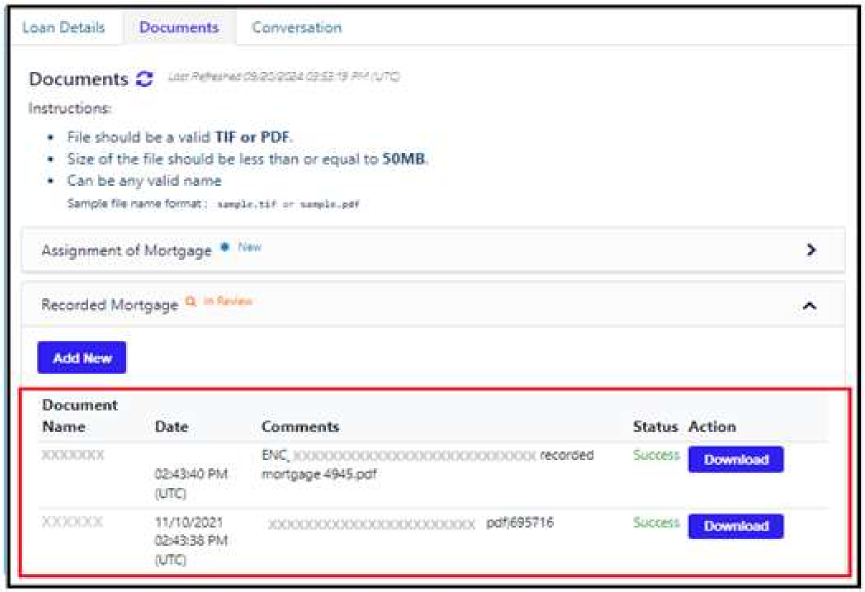
Click Browser button to select the document and click “Upload” to upload the document:





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

Viewing Existing Documents



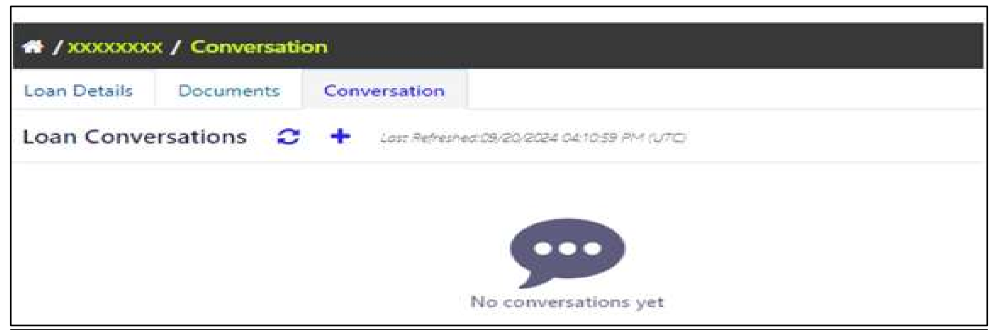
The following document details display:

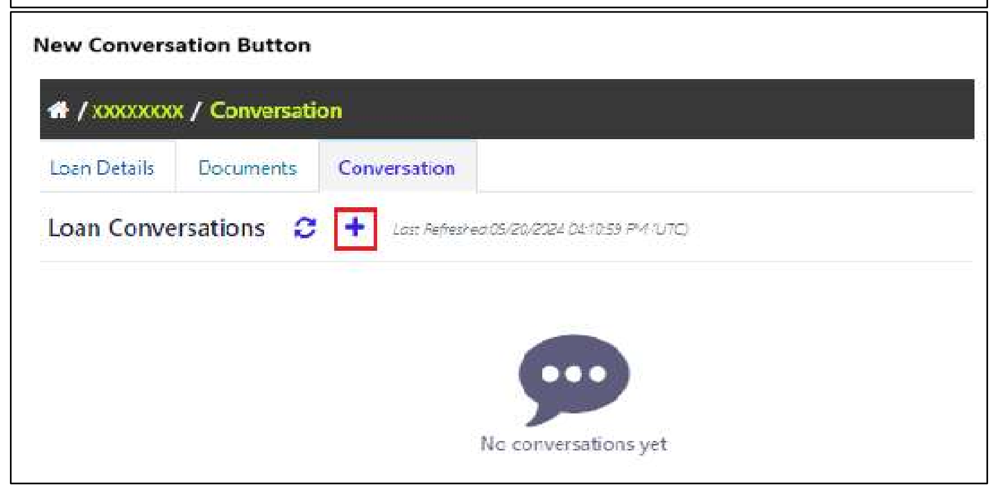
- The document's name
- The date on which document is uploaded
- The comments entered at the time of the upload
- The document's status

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

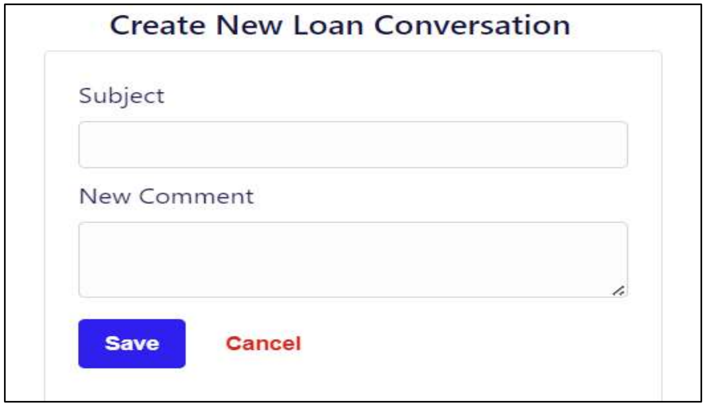
Loan Conversations

The Conversation tab is for loan-specific communications with a Onity Mortgage Representative.

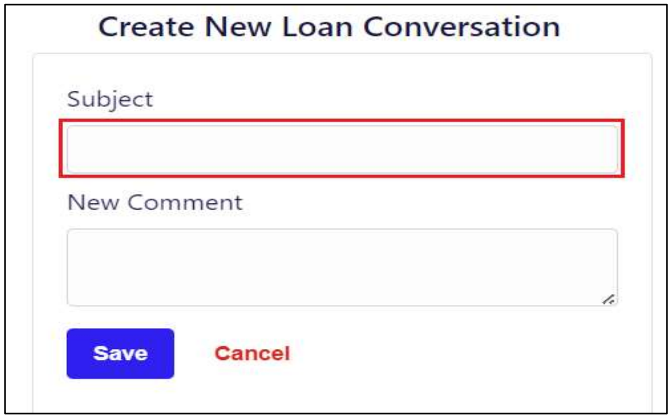




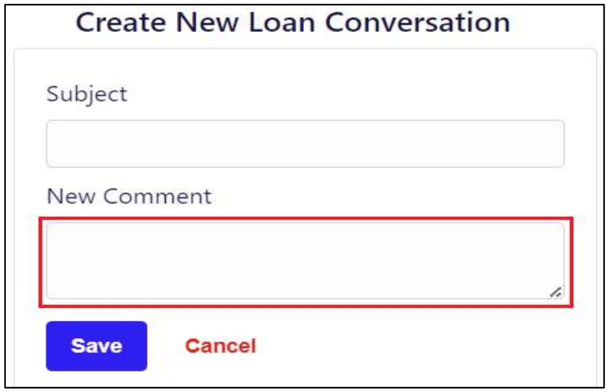
Create New Loan Conversation Screen



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



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



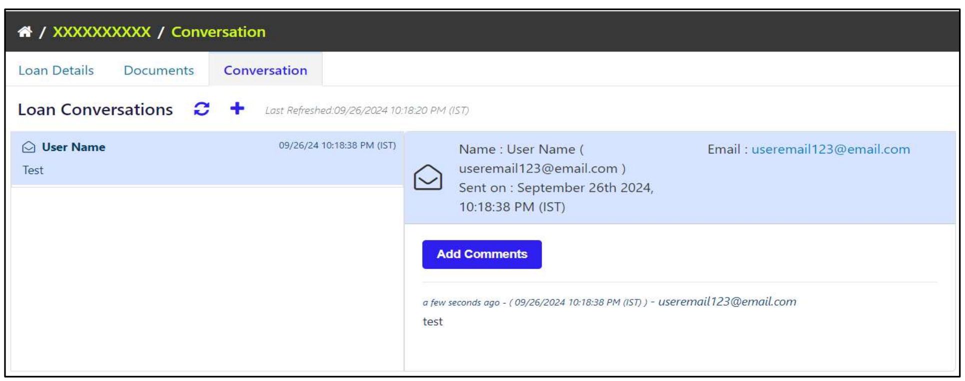
Click **Save**

Loan Conversations, continued

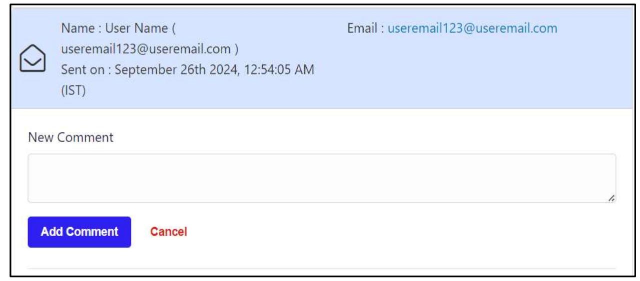
To reply to a conversation, follow the steps below:
On the Loan Specific Conversations page, select a conversation to reply to.

Existing Conversation

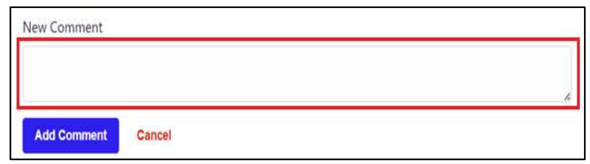
Outcome: The contents of the conversation display to the right of the page.

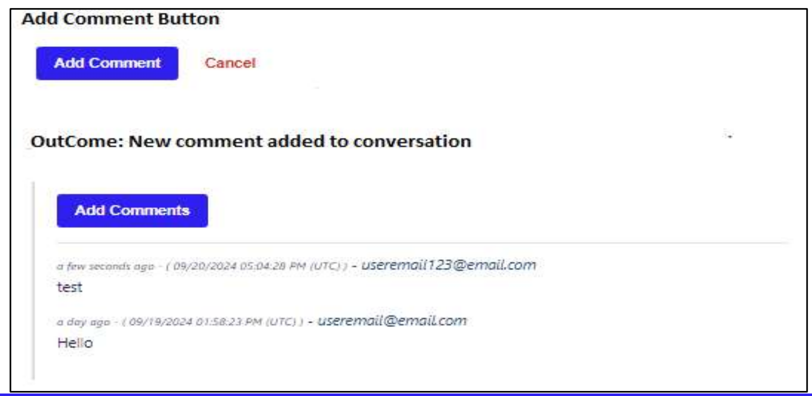


Click on Add Comment button



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





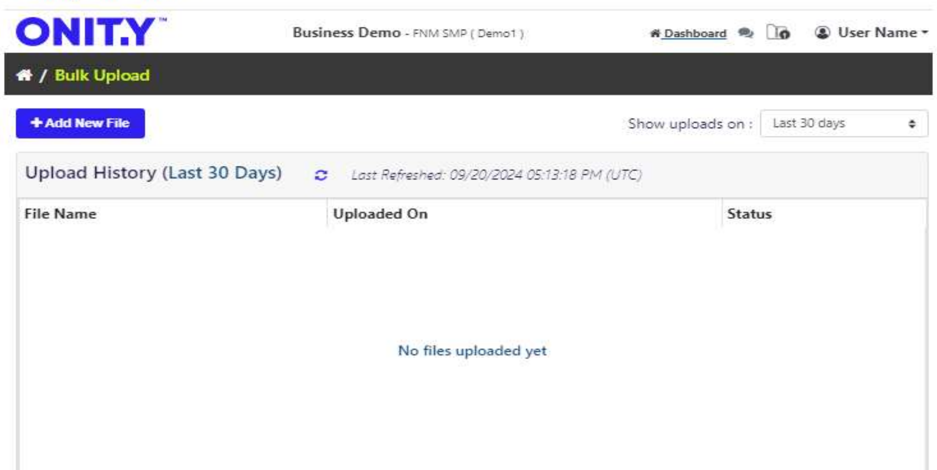
Bulk Upload

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.

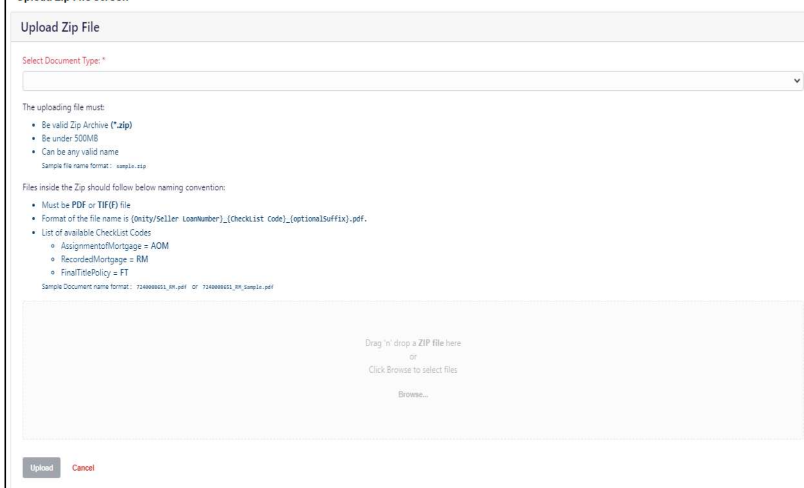
Bulk Upload Screen



Add New File Button

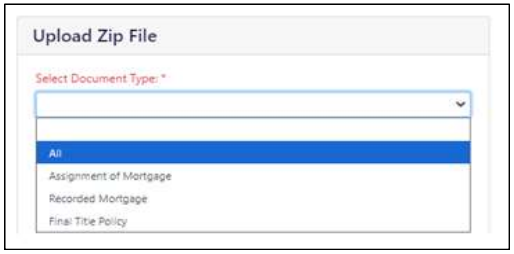
Outcome: The Upload Zip file page displays

Upload Zip File Screen



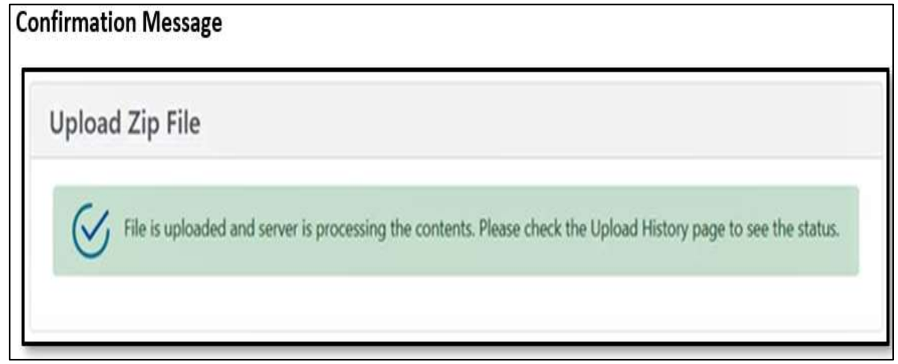
Bulk Upload – Select Document

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



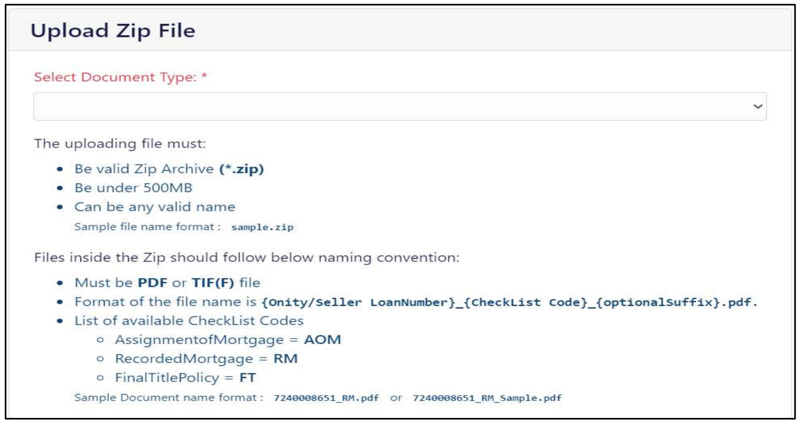
Note: When uploading the multiple document type, select ALL from the dropdown

- Drag and drop the zip file (Zip File size can be up to 500 MB) into the designated box or click the Browser 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



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)

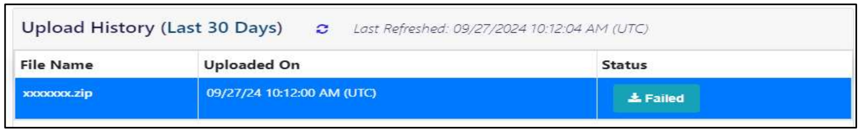
EX: 40122222_AOM_Part1.pdf

Bulk Upload – Upload History

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

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

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

Thank you!