



We're excited to announce that PHH Mortgage and Liberty Reverse Mortgage will be changing our name to **Onity Mortgage** in the next few months. Onity Mortgage will be established as a dba (doing business as) of PHH Mortgage.

ONITY[™]

As a reminder, we rebranded our parent company Ocwen Financial Corporation to **Onity Group Inc.** on June 10, 2024, and our NYSE ticker symbol changed from OCN to ONIT at that time.

For Clients and Partners, looking for additional information, please contact your Account Management team.

1. Why are we rebranding?

- Rebranding to Onity™ is the culmination of our transformation, growth and expansion into a balanced and diversified mortgage company. It also signifies the confidence we have in the future of our Company.

2. What does our new name mean?

- The name Onity is derived from the phrase “on it,” which conveys action and commitment to getting the job done.
- We believe our new name reflects the capabilities of a hardworking team with a can-do attitude, problem-solving culture and the promise of dependability, performance and support.
- The correct pronunciation is “ON-it-ee.”

3. Will the Liberty/PHH/Onity Mortgage business address change?

- There will be no change to our mailing address.

4. Will there be a change to how you will receive reports and data?

- There will be no change to how you receive reports and data.

5. Will there be a required change to existing contracts/agreements?

- No, PHH Mortgage is still the licensed entity and we will be doing business as Onity Mortgage.

6. What email domains will be changing?

- Individual employee email addresses with domains: @phh.com, @mortgagefamily.com, @phhmortgage.com or @libertyreverse.com, will change to @onitygroup.com. Existing email domains will remain active for up to 12 months post conversion, but all outbound emails will have the updated @onitygroup.com domain.
- You are requested to contact your internal IT support to update email configuration to include @onitygroup.com for receiving encrypted emails.

