



PHH Mortgage and Stavvy Partner to Deliver Greater Convenience for Homeowners Navigating Loan Modifications

September 29, 2025

Digital default servicing solution eliminates paper, accelerates resolution, and provides homeowners with flexible, remote access

Charlotte, NC – (September 29, 2025) – Stavvy, a leading digital mortgage platform, today announced that PHH Mortgage Corporation, a subsidiary of Onity Group Inc. (NYSE: ONIT), has selected its technology solution to enable fully digital execution of loan modification transactions and HUD partial claims. The partnership leverages Stavvy's comprehensive suite of tools, including eSign, remote online notarization (RON), and in-person electronic notarization (IPEN), all integrated within a centralized, secure hub.

This collaboration advances PHH Mortgage's commitment to delivering homeowner-focused solutions with digital options by streamlining the loss mitigation process through a fully remote platform. Stavvy's technology is built to accelerate loan modification workflows, improving velocity and increasing pull-through rates.

"PHH Mortgage's strong industry ratings and consistent recognition for servicing excellence speak volumes about their leadership," said Kyle Stephenson, Chief Executive Officer of Stavvy. "Collaborating with a servicer of this caliber reflects our shared commitment to innovation, efficiency, and delivering real impact for homeowners."

With Stavvy, PHH expects to enable quick execution for both homeowners and lender countersigning by allowing digital review, signing, and notarization on the homeowner's schedule. The platform removes the need to track down loan modification agreements or partial claims, eliminating potential delays caused by shipping and trailing documents. This streamlined process is intended to reduce turnaround times, enhance data accuracy, and ensure compliance through secure, auditable digital workflows.

"This collaboration with Stavvy supports our mission of offering greater flexibility and transparency to homeowners while also improving speed and accuracy across our operations," said Walter Mullen, Executive Vice President and Chief Strategy Officer of Onity Group Inc. "By offering expanded digital solutions, we expect to not only improve accessibility for homeowners in need but also engage customers in ways that are convenient for them while driving meaningful efficiencies behind the scenes."

The partnership also reflects PHH Mortgage's continued focus on service quality and innovation. By adopting technologies that simplify complex transactions, the company continues to prioritize responsiveness, accuracy, and ease of experience, placing customers at the center of its approach.

About Onity Group

Onity Group Inc. (NYSE: ONIT) is a leading non-bank financial services company providing mortgage servicing and originations solutions through its primary brands, PHH Mortgage and Liberty Reverse Mortgage. PHH Mortgage is one of the largest servicers in the country, focused on delivering a variety of servicing and lending programs. Liberty is one of the nation's largest reverse mortgage lenders dedicated to providing loans that help customers meet their personal and financial needs. We are headquartered in West Palm Beach, Florida, with offices and operations in the United States, the U.S. Virgin Islands, India and the Philippines, and have been serving our customers since 1988. For additional information, please visit onitygroup.com.

About Stavvy

Stavvy is a financial technology company building software to help organizations manage security risk, improve collaboration, and increase the speed and transparency of real estate transactions. The Stavvy platform includes eClosing, digital mortgage lending, digital default servicing, and digital HELOC solutions. Stavvy envisions a future not only without paper, but without documents; shattering the notion that paperless is as good as it gets. To learn more, visit stavvy.com.

Forward Looking Statements

This press release contains forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended, and Section 21E of the Securities Exchange Act of 1934, as amended. These forward-looking statements may be identified by a reference to a future period or by the use of forward-looking terminology such as "expect" and "intend" and references to goals or strategies, although not all forward-looking statements contain these words. Forward-looking statements in this press release include statements relating to the anticipated benefits of Stavvy's technology to PHH's clients and customers and the ability of PHH to enhance its operations and customer experience through technology solutions.

Forward-looking statements involve a number of assumptions, risks and uncertainties that could cause actual results to differ materially. Important factors that could cause actual results to differ materially from those suggested by the forward-looking statements include, but are not limited to, changes in market conditions, the industry in which Onity operates, and its business, the actions of governmental entities and regulators, developments in litigation matters, and other risks and uncertainties detailed in Onity's reports and filings with the SEC, including its annual report on Form 10-K for the year ended December 31, 2024. Anyone wishing to understand Onity Group Inc.'s business should review its SEC filings. Onity's forward-looking statements speak only as of the date they are made and Onity disclaims any obligation to update or revise forward-looking statements whether as a result of new information, future events or otherwise.

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