UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 or 15(d) of The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported): **October 20, 2026**

ONITY GROUP INC.
(Exact name of registrant as specified in its charter)

Florida	**1-13219**	**65-0039856**
(State or other jurisdiction of incorporation)	(Commission File Number)	(IRS Employer Identification No.)

1661 Worthington Road, Suite 100
West Palm Beach, Florida 33409
(Address of principal executive offices)

Registrant's telephone number, including area code: **(561) 682-8000**

Not applicable.
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common Stock, $0.01 Par Value	ONIT	New York Stock Exchange (NYSE)

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 (§230.405 of this chapter) or Rule 12b-2 of the Securities Exchange Act of 1934 (§240.12b-2 of this chapter).

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

Item 7.01 Regulation FD Disclosure.

On October 20, 2026, Onity Group Inc. ("Onity" or the "Company") issued a press release relating to the information disclosed in Item 8.01, below. The press release is attached hereto as Exhibit 99.1.

The information in this Item 7.01 and the related information in Exhibit 99.1 attached hereto shall not be deemed to be "filed" for purposes of Section 18 of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), or otherwise subject to the liabilities of that Section, and shall not be incorporated by reference into any filing under the Securities Act of 1933, as amended, or the Exchange Act, except as shall be expressly set forth by specific reference in such a filing.

Item 8.01 Other Events.

On October 20, 2026, Onity filed a declaratory judgment action in the U.S. District Court for the Northern District of New York seeking clarity on how a New York mortgage servicing regulation applies to optional expedited payment fees. The Company's request relates to the proper interpretation of certain language in the regulation that is not defined and with respect to which the applicable regulators have not published interpretive guidance. As previously disclosed, Onity has received information requests from regulators concerning its fee practices relating to borrowers who use certain optional payment methods, and the Company is presently engaged in discussions with New York regulators.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits

Exhibit Number	Description
99.1	Press Release of Onity Group Inc. dated October 20, 2026
104	Cover Page Interactive Data File formatted in online XBRL (included as Exhibit 101)

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, as amended, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

ONITY GROUP INC.
(Registrant)

Date: October 20, 2026

By: */s/ Joseph J. Samarias*
Joseph J. Samarias
Chief Legal Officer

ONITY GROUP SEEKS JUDICIAL CLARIFICATION OF NEW YORK MORTGAGE SERVICING REGULATION, ISSUES STATEMENT

West Palm Beach, FL – (October 20, 2026) – Onity Group Inc. (NYSE: ONIT) ("Onity" or the "Company") today issued the following statement in conjunction with an action the Company filed in federal court seeking judicial clarification of a New York mortgage servicing regulation governing optional expedited payment fees. The complaint asks the court to determine whether the regulation provides the fair notice and objective standards required by the U.S. Constitution.

Statement from Onity Group

"Today, we filed a declaratory judgment action in the U.S. District Court for the Northern District of New York seeking clarity on how a New York mortgage servicing regulation applies to optional expedited payment fees. The regulation permits fees if they are "reasonably related to the cost of rendering that service," but in the nearly seven years since it was adopted, that phrase has not been defined in the rulemaking record, published guidance, or in response to our questions.

These fees are entirely optional—no customer is ever required to pay them. Customers can pay in several ways at no cost, while those choosing a faster option receive advance disclosure of the fee, notice of free alternatives, and are asked to consent before being charged. We have voluntarily reduced these fees and eliminated them for online and automated phone payments.

Throughout this process we have cooperated fully with the State and remain prepared to meet any clearly defined standard. Because that standard remains undefined, we believe a court is the appropriate place to resolve the issue. We remain committed to complying with the law, engaging constructively with our regulators, and treating our customers fairly."

About Onity Group

Onity Group Inc. (NYSE: ONIT) is a leading non-bank financial services company delivering mortgage servicing and originations solutions through Onity Mortgage Corporation. As one of the largest mortgage servicers in the country, we help consumers and business clients achieve their homeownership and financial goals with a wide range of servicing and lending programs powered by a technology-enabled, customer-centric platform. Headquartered in West Palm Beach, Florida, with offices and operations in the United States, the U.S. Virgin Islands, India and the Philippines, we have been serving our customers since 1988. For additional information, please visit onitygroup.com or onitymortgage.com.

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