NATIONS DIRECT MORTGAGE

Non Delegated Correspondent
Quick Reference Guide

IMPORTANT ADDRESSES

Collateral Delivery & Trailing Docs

Nations Direct Mortgage, LLC
C/O Incenter
550 Pinetown Rd, Ste 208
Ft. Washington, PA 19034

Note Endorsement

Provide an original allonge endorsed to
Nations Direct Mortgage, LLC.
Do not endorse original Note.
Bailee Letter to include Wire Instructions

Goodbye Letter - Payment Address

Nations Direct Mortgage, LLC (By Onity Mortgage Corporation, formerly known as PHH Mortgage Corporation)
Servicing Department
PO Box 660093
Dallas, TX 75266-0093
Monday-Friday / 8:00am - 5:00pm PST
Phone: 833-549-0654

Required Documents with this Address

Servicing Transfer Letter
First Payment Letter with Coupons (optional)

Hazard & Flood Ins Mortgagee Clause

Nations Direct Mortgage, LLC
C/O Onity Mortgage Corporation ISAOA/ATIMA
P.O. Box 5954
Springfield, OH 45501-5954

Documents with this Address

Hazard Goodbye Letter (Not Required)
Flood Goodbye Letter (Not Required)

I.D. NUMBERS

FHA Lender ID	2531-0000-04
VA Lender ID	902580-00-00
Nations Direct Mortgage, LLC NMLS ID	109738
MERS Servicer Nations Direct Mortgage, LLC	1006118
MERS Sub-Servicer Onity Mortgage Corp	1000200

MERS must be transferred within 7 days of purchase advice

Correspondent Portal:
https://2131936492.encompasstpoconnect.com/

FEES

NDM Admin Fee	$699

IMPORTANT EMAIL ADDRESSES

Trailing Docs	FinalDocs@myndm.com
Collateral Quest.	Collateral@myndm.com
Servicing Cust Service	CustServe@yourmortgageonline.com
FHA Case Transfer	CorrCaseTransfers@myndm.com

LOAN CLOSING AND DELIVERY

Turn times	**Conditions and Closed Loan Files** uploaded to Loan Manager by 3pm PT will be reviewed within 2-3 business days *(subject to change)* Please deliver any outstanding Prior to Purchase Conditions with the Closed Loan File.
Loan Delivery Grace Period	To qualify for the Grace Period, the Loan must be funded and the Closed Loan File uploaded to Loan Manager by 3pm PT of the lock expiration date. Grace period begins on the later of the Lock Expiration or the completion of the Pre-Purchase review date. Day 1 begins the day after the later of these two (2) dates. The loan must be purchased by the 4th business day, excluding weekends and federal holidays, or Lock Extension cost will apply. *Note: Loans with outstanding conditions will have a "Purchase Suspense" status*
Lock Extension	Extension charges begin after the later of lock expiration or the pre-purchase review date, plus any eligible grace period (up to 4 business days) After the eligible grace period, extensions are charged in full 7-calendar-day blocks: first block 10.5 bps; each additional block 17.5 bps. Maximum: 28 calendar days; thereafter, lock resets to worst-case pricing plus relock fee - (any prior ext or late fee will carry over) **NONQM -** Available in 5 day increments at a cost of 10 bps per 5 day increment, up to a maximum of 15 cumulative extension days
Interest Credits at Closing	7 Days for FHA/VA, 10 Days for Conventional & 5 days for NonQM 1st & 2nds Payments due less than 30 days from closing will require a borrower signed hardship letter
Per Diem	FHA and VA Calculated based on 365 days per year Conventional based on 360 days per year

CONTACT INFORMATION

Underwriting Scenarios & Loan Manager	Contact your Account Executive
Turn times, File Receipt, Conditions Receipt, Questions regarding Prior to Purchase Conditions	Contact your Account Manager
Questions related to Compliance Review, Insuring Review, Collateral Review, or Purchase Advice	CorrPC@myndm.com

Revised 10/2026