

# UWM<sup>®</sup>

## DIFFERENTIATORS

As of 3/14/2024

### SPEED UP YOUR PIPELINE



#### CLOSE MOST LOANS IN 17 DAYS OR LESS

**Our crazy-fast, industry-shaking, referral-generating turn times are 2–3 times faster than most lenders out there.**

#### PRO RANKINGS

**Use UWM exclusives to grow your business** and get greater visibility on Mortgage Matchup! Each month, you'll earn a PRO Ranking status based on actions like achieving Ultimate Loan Submissions, watching UWM videos, communicating with your account executive and more.

#### SAME-DAY SETUP

**Import loans and get them into underwriting the same day.** We eliminate the skinny package and order your 4506-T upon submission.

#### CD AT INITIAL UNDERWRITE

**Submit CD documents at setup to get the CD out sooner.**

#### DIRECT ACCESS TO UNDERWRITERS

**Clear conditions faster with direct communication.** Underwriters return all calls and emails within three hours every time.

#### E-SIGN AND CD TRACKER

**Easily track you application packages and CD.** See when your borrowers receive, sign and submit. Automatically release the CD to your borrower prior to clear to close.

#### Track your loans and deliver the CD prior to CTC.

CD Tracker automatically releases the CD and sends it to your borrower prior to clear to close/approval.

#### INSTANT MI

**Get the mortgage insurance certificate in minutes, not days.** Eliminate the second underwrite by getting mortgage insurance directly from UWM, saving 3-7 business days in the process.

#### CLIENT REQUEST (CR)

**Get solutions faster than ever.** Connect directly to the UWM team member who can quickly resolve your loan level request within four hours of submission. We'll keep working with you until you are 100% satisfied with the resolution of your request.

#### LOAN COMMUNICATION

**Choose exactly how UWM communicates with you throughout the loan process.** You can also assign alternative contacts for each loan.

#### BOLT

**Reduce your loan approval time from hours to minutes.** Let BOLT's data extraction, auto doc recognition and smart technology do all the work for you — helping you obtain an initial approval on conventional and FHA loans in as little as 15 minutes.

### NAIL THE CLOSING



#### UCLOSE 3.0

**Take greater control of the closing process with UClose 3.0,** our enhanced closing platform that transforms the way you close. It offers hybrid closings and streamlined virtual closings\*, giving your borrowers the ability to close anytime, anywhere from any device.

#### INSTANT FUNDING

**Never wait on a wire at the closing table.** UWM sends the wire as soon as the docs are finalized and released with no funding authorization stipulations.

#### MEMORY MAKER

**Turn every closing into a celebration** and leave a lasting impression on your borrowers and real estate agent partners with personalized thank you notes and borrower gifts.

#### TRAC (TITLE REVIEW AND CLOSING)\*

**An alternative to the traditional Lender's Title Policy** that provides a cheaper, faster and easier experience for your conventional borrowers. It offers flat closing fees, 1-day average turn around for title docs and the ability to choose from one of our settlement agents or submitting your preferred agent for approval.

*\*Virtual Close and TRAC are not available in select states and on select products. Find the most up-to-date guidelines for eligibility in The Source.*

### EXCLUSIVE EDGE



#### JUMBO OFFERINGS

**Gain a competitive edge** over big banks and retail lenders with our extensive selection of Jumbo products, with options up to \$3.5M. Starting at a 660 FICO and no MI required.

#### ESCROW WAIVERS UP TO 97% LTV

**Help your borrowers bring less cash to closing.** Only UWM allows escrow waivers (impound waivers in CA) on most conventional loans up to 97% LTV (limited to below 80% in NM) and VA loans up to 100%.

#### ELITE MI

**Make UWM your choice for all MI loans.** With some of the best BPMI and LPMI pricing available, you only have to go to one place to lower your borrower's payment. Starting at a 620 FICO.

#### ELITE PRODUCTS

**Your most qualified borrowers deserve special pricing.** Elite combines some of the lowest rates in the industry with direct communication and all the other premium services your partnership with UWM.

#### UWM APPRAISAL DIRECT

**Get high-quality appraisals from the best appraisers across the country** — directly through UWM. We offer you easy ordering, easy tracking and exceptional service from a dedicated UWM team. Deliver a better borrower experience with faster scheduling, consistent communication and no AMC fee.

#### THE SOURCE

**UWM's knowledge portal** delivers all the information you need in one place. Search The Source for up-to-the-minute guidelines, interpretations and industry articles.

#### LOCK & SHOP

**Give your borrowers a contingency pre-approval** with the security of a locked interest rate with 90-, 120-, 150-, 180-, 270-, and 365-day rate lock options.

#### TEMPORARY RATE BUYDOWN

**Lower your borrower's interest rate at the start of their loan** with a temporary rate buydown. Seller-paid and lender-paid options available on conventional, FHA, VA, and Prime Jumbo 30-Year Fixed purchases.

#### HOME EQUITY LINE OF CREDIT

**Offer your borrowers more convenience and flexibility** with a Standalone or Piggyback HELOC. Both offer loan amounts up to \$500,000 and help you compete and win against big banks and retail lenders.

#### ONE-TIME CLOSE NEW CONSTRUCTION

**Generate new business and build relationships with real estate agents and builders.** Eligible on conventional — including high balance and ARMs — and VA loans.

#### CONVENTIONAL 1% DOWN

**Make homeownership affordable for more borrowers.** When borrowers put 1% down, UWM will pay an additional 2%, up to \$4,000, giving them a total of 3% down.

### ACCELERATE YOUR BUSINESS



#### SUCCESS TRACK

**Put your mortgage career on the right track with no-cost, expert training from UWM.** Courses include a 2-day (experienced) and 4-day (inexperienced) course for loan originators and processors, plus a 2-day Broker-Owner and 2-day Retail to Wholesale courses. For clients who have already attended, we offer Success Track 2.0 and 3.0 courses. Elective courses focused on specialized topics are also offered.

#### INSIGHTS

**Powerful reporting tool exclusive to UWM.**

View separate reports for loans that are in your pipeline, funded, post-closed and more.

#### PARTNER SERVICES TEAM

**We'll connect you with team experts to help with Recruiting,** legal and compliance, culture and training, technology, marketing and lead generation. Email [partnerservices@uwm.com](mailto:partnerservices@uwm.com).

#### UWM PARTNER ACADEMY

**A curated library of training videos** designed to make your job easier and save you money. It's perfect for new hires or as a refresher to show how to get the most out of your partnership with UWM.

## CUSTOMIZE YOUR LOANS



### CUSTOM RATE LOCK & RATE LOCK EXTENSIONS

**Lock anywhere between 8 and 90 days.** Pick the exact number of days you need to lock your rate.

**Extend locks anywhere between 1 and 30 days.** Save your borrowers money by extending the lock for only as long as they need.

### FLEX TERM

**Customize the perfect loan term for your borrower.** Choose any term between 8–30 years without setting the mortgage clock. Available on conventional, FHA and VA loans.

### EXACT RATE

**Offer custom rates to the thousandths.** Exact Rate lets you out-price your competition, zero-out closing fees, avoid principal reductions and more by creating custom rates to the thousandth decimal point.

## ORIGINATE SMARTER



### ONE-CLICK AUS®/EZ FINDINGS

**Instantly compare DU and LPA with just one click.**

One-Click AUS instantly generates a side-by-side comparison, and EZ Findings presents you with an easy-to-understand checklist. Together they eliminate the guesswork.

### SAFE CHECK

**Safe Check gives you more certainty when taking applications, delays credit trigger solicitations and saves you and your borrowers money on credit costs.** Use Safe Check to order a pre-qualification based on a soft credit check, either from 1 or all 3 credit bureaus. Plus, when you use Safe Check Complete, our team will pull a UWM tri-merge hard credit report at no additional cost.

### BLINK+

**Your POS + LOS + CRM all-in-one portal, now with enhanced features.**

Take advantage of this free borrower mortgage portal that lets you take applications anytime, anywhere. Now, Blink+ automatically integrates with Brand 360's Client Connect so you can keep track of your leads. You can also take advantage of email drip campaigns that encourage your borrowers to complete their application and get their loan started.

### EASE DOCS 2.0

**Generate a fully customizable document package.** Add your own docs for e-sign, review the LE/CD from the fees screens, run High-Cost earlier and you can now close in a trust.

### DOC-LESS

**No more pay stubs, no more bank statements, no more tax returns — just e-sign and go.** UWM securely and automatically verifies income, assets and tax returns for you — giving you instant results.

### PROCESSING SUPPORT

**Let UWM support you and your processor when you need it.** When you utilize Processor Assist, UWM will handle collecting title work, homeowners insurance, mortgage payoffs and condo docs. Looking for an additional level of processing support? For a fee, you can select PA+ on any loan and choose which part of the process you want a UWM Loan Coordinator to handle including Setup, Underwriting, Closing or the entire loan.

### CLIPBOARD

**One-click access to important loan information.** Driven by your loan status, you will know who your main point of contact is, whether the origination package has been generated or signed, be able to place and monitor Processor Assist orders, know your CD progress and more.

### SMARTFEES

**UWM's EASE system automatically populates Title Fees into Sec C and State Transfer Taxes and Tax Stamps into Sec E.**

### APPRAISAL MANAGER

**Order your appraisals directly through EASE** for all of the appraisal management companies we work with. Just send a payment link to your borrower and you're done.

### UWM INTOUCH MOBILE APP

**Get ready to get more done — with ease and flexibility.** Price a loan with EQ, view your pipeline, lock or extend loans, upload conditions, submit and monitor COCs, generate Home Value Estimator report and more.

### UWM PORTAL

**UWM Portal is bi-directional API that lets you seamlessly link your LOS to EASE** to help streamline your import process and eliminate the need to manually reconcile loan information.

### FREE CREDIT REPORT PULLS

**UWM will cover the cost of hard credit report pulls** for our broker partners when you order within EASE. If the loan doesn't close, the cost will be covered by UWM. If it does, we'll pass the cost along to the borrower in the Closing Disclosure.

## STAY CONNECTED & GROW



### BRAND 360

#### CLIENT CONNECT

**Completely automate your borrower communications.** Get email or text alerts when it's time to reconnect with past clients. Then, send emails on your own or have us do it automatically. Alerts include: New Listing, Credit Watch, Rate Watch, UConnect, Birthday, Loan Anniversary, MI Drop & Unite.

#### BRAND BUILDER

**Build completely customized marketing materials.** You can create flyers, videos, social posts and presentations for borrowers and real estate agents. Upload your logo, pick your fonts and let our system automatically pull in your brand colors.

#### MARKETING CALENDAR

**Schedule social media posts up to 30 days in advance.** Choose from pre-built content for every day of the week — just set it and forget it. Use our suggested post copy or write your own.

### BOOST

**Accessible from Brand 360,** Boost provides you with streamlined access to some of the most valuable business tools and resources — providing the opportunity for you to grow and manage your business more effectively.

### MORTGAGE MATCHUP, POWERED BY UWM

**Mortgage Matchup, formerly FindAMortgagebroker.com,** is a website that educates borrowers and real estate agents about why independent mortgage brokers are the better choice — and helps them find you. To update your Mortgage Matchup listing, go to the Preference Center in your Brand 360 profile and fill out each section to ensure your information is complete.

### 1-800-BROKERS

**Make sure you're up-to-date with your Mortgage Matchup profile,** and be ready to pick up the phone when you see 800-276-5377 on your caller ID.

### UTRACK

**Send automated notifications** to real estate agents and borrowers with loan status updates.

## VIDEOS FOR YOU



**Servicing Welcome Customized Video.** This video is sent from UWM to borrowers after their loan closes, introducing them to UWM as their servicer and showing them how to read their online statement, navigate our servicing website, make payments and more. It also features your name, your company's name and reminds them that you should always be their first call when they're ready to refinance or purchase a new home.

### CUSTOMIZABLE IN LOAN PREFERENCES

**Hello Video.** Sent to the borrower on your behalf when the loan hits underwriting at UWM, thanking them for their business and explaining what to expect next. Video features your name and your company name and encourages them to reach out to you with questions and referrals.

**CTC Customized Video.** This video is sent to the borrower as soon as the loan is cleared to close, congratulating them on their achievement and thanking them for their business. For purchases, it features your name, your company's name and the borrower's address, as well as the name of your real estate partner — making it a great way to strengthen those relationships and grow your business. There's also a refinance version that includes everything except the real estate agent information.

### \$ = WAYS TO SAVE WITH UWM

**Just some of the ways UWM helps you and your borrowers save on every loan.**

\$350 flat closing fee | Mylo Health Insurance

Home Value Estimator | New Home Listings Tool