

UWM® DIFFERENTIATORS

As of 6/22/2022

SPEED UP YOUR PIPELINE



CLOSE MOST LOANS IN 18 DAYS OR LESS

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

PRO RANKING

Get rewarded with faster turn times. Utilize UWM's tools and technologies to streamline your business and earn faster turn times. Your PRO Score is based on your average number of underwriting touches and your total LO Partner Points. The higher your ranking, the faster your turn times.

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 with no MI overlays 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 the work for you. Use BOLT to obtain an initial approval for qualified borrowers in as little as 15 minutes when it's convenient for you.

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.

EXCLUSIVE EDGE



PRIME JUMBO OFFERINGS

Gain a competitive edge over big banks and retail lenders with our extensive selection of Prime Jumbo products, with options up to \$3M. Starting at a 680 FICO and no MI required.

ESCROW WAIVERS UP TO 95% LTV

Help your borrowers bring less cash to closing. Only UWM allows escrow waivers (impound waivers in CA) on VA loans up to 100% and most conventional loans up to 95% LTV (limited to below 80% in NM).

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 640 FICO.

ELITE PRODUCTS

Your most qualified borrowers deserve special pricing. Elite combines some of the lowest rates in the industry with 18-day CTC, direct communication and all the other premium services your partnership with UWM provides.

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 new 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- and 180-day rate lock options.

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. Elective courses focused on specialized topics are also offered.

Registration for in person classes now open

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 and Marketing. Email partnerservices@uwm.com.

NAIL THE CLOSING



UCLOSE 2.0

Only UWM offers the fastest, easiest way to close.

Take even greater control with UClose 2.0, which allows you to collaborate directly with the settlement agent on fees, trigger final closing docs and more – for even faster turn times.

VIRTUAL E-CLOSINGS

Give your borrowers the ability to close from anywhere. Borrowers need access to a computer or smartphone with a web camera and internet access. They will only have two attempts to answer the security questions before being locked out for 24 hours. This is available on all conventional purchases/refinances but excludes HBNW and any loans with a POA or closing in a trust.

DU & LPA not available: AR, CA, GA, HI, IA, MS, RI, VT, WV

LPA only available in: ME

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.

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.

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.

PROCESSOR ASSIST

Let UWM help you and your processor get the documents you need. Just check a box in EASE anytime during the loan process and let UWM handle ordering, emailing and calling for the title work, homeowners insurance, mortgage payoff and condo docs.

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.

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.

FINDAMORTGAGEBROKER.COM, POWERED BY UWM

Help more borrowers find you by personalizing your

Brand 360 profile. FindAMortgageBroker.com educates borrowers and real estate agents about why independent mortgage brokers are the better choice — and helps them find you. To update your FindAMortgageBroker.com 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 FindAMortgageBroker.com 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 CLIENT COMMUNICATION 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.

\$34 all-inclusive credit reports | \$1 soft pulls

\$200 flat closing fee | Mylo Health Insurance

Home Value Estimator | New Home Listings Tool