

# UWM<sup>®</sup>

## DIFFERENTIATORS

As of 7/27/2021

### SPEED UP YOUR PIPELINE



#### CLOSE MOST LOANS IN 15 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 products, tools and technologies to streamline your business and get rewarded with faster turn times. Your PRO Score is based on your average number of underwriting touches combined with your total LO Partner Points from the prior month. This score determines your PRO ranking each month: PRO Basic, PRO Plus or PRO Elite. 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 your application packages.** See when your borrowers receive, sign and submit. Resend links with one click.

#### 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 M.I.

**Get the mortgage insurance certificate in minutes, not days.** Eliminate the second underwrite by getting mortgage insurance with no M.I. overlays directly from your UWM underwriter and save 3-7 business days on the loan 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.

#### CLIENT COMMUNICATION PREFERENCES

**You can choose exactly the way UWM communicates with you throughout the loan process and beyond.** You can also assign different alternative contacts for each loan and change who receives what communications at any point in the process.

### 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 AND PRIME JUMBO RELEASED

**Gain a competitive edge** over banks and retail lenders with loan-amount options up to \$3M. Available on purchase, cash-out and rate/term refinances and primary, secondary and investment properties. Starting at a 680 FICO and no M.I. 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 M.I.

**Make UWM your choice for all M.I. loans.** With some of the lowest 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 15-day CTC, direct communication and all the other premium services your partnership with UWM provides.

### 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 — including non-UWM clients — by simply uploading a list. Then, send emails on your own or have us do it automatically. Alerts for UWM clients include: New Listing, Credit Watch, Rate Watch, UConnect Birthday, Loan Anniversary, M.I. 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.

#### 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.

##### REFERRAL CONNECT

**We know that,** due to licensing and other reasons, you're not always able to help every borrower you receive. Now you can, with our Referral Connect feature!

##### UTRACK

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

**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.

## 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, condo docs, subordination agreements and more.

**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 and more.

**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.

## 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.

**ADDITIONAL COVID-19 RELATED CHANGES**

- VA and FHA ARMS temporarily unavailable

## 💰 = WAYS TO SAVE WITH UWM

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

\$31 all-inclusive credit reports | \$1 soft pulls

\$200 flat closing fee | Mylo Health Insurance

Home Value Estimator | New Home Listings Tool