

UWM®

DIFFERENTIATORS

As of 9/21/2020

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.

PERSONAL RATING OBJECTIVE (PRO)

The fewer the touches, the faster you'll close. PRO ranking is based on the average number of underwriting touches on your loans from the prior month, putting you in one of the three groups below, which determines the turn times you'll receive for the current month. Your ranking is evaluated every 30 days based on the prior 30 days.

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.

DIRECT ACCESS TO UNDERWRITERS

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

E-SIGN TRACKER

Easily track your application packages. See when your borrowers receive, sign and submit. Resend links with one click.

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.

CD TRACKER

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.

CLIENT REQUEST (CR)

Get solutions faster than ever. Connect directly to the UWM team member who can quickly resolve your loan level request within 4 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.

ACCELERATE YOUR BUSINESS



SUCCESS TRACK (CURRENTLY VIRTUAL) 💰

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 our 2-day Broker-Owner and 2-day Retail to Wholesale courses. For clients who have already attended, we offer Success Track 2.0.

INSIGHTS

Powerful reporting tool exclusive to UWM.

View separate reports for loans in your pipeline, AWC-CTC, funded loans and locked loans.

EXCLUSIVE EDGE



CONQUEST

Conquest from UWM lets you offer rates in the twos on a variety of purchase and refi options for both conventional and VA loans.

CONVENTIONAL: 1.999%-2.999% on 30-year fixed, purchase/cash-out/rate and term refi's, primary and secondary homes. Flex Term available, Elite and High Balance options available.

VA: 2.25-2.625% on 30-year fixed, purchase/IRRRLs, purchases on primary residences only, VA IRRRLs on primary and secondary residences, Flex Term available, Elite and jumbo options available.

CONVENTIONAL HIGH BALANCE NATIONWIDE (TEMPORARILY UNAVAILABLE) 💰

Low-rate loans up to \$765,600 everywhere.

Offer your borrowers lower rates than a Jumbo. Purchase and rate & term max 90% LTV, cash-out max 80% LTV, investment max 80% LTV

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 turn times, direct communication and all the other premium services your partnership with UWM provides.

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, your company name and encourages them to reach out to you with questions and referrals.

LE Customized Video. This video is sent out soon after you release the loan estimate to the borrower. It features your company's name and positions you as the mortgage expert as it takes the borrower through the most important parts of an example LE. Your borrowers are then encouraged to reach out to you if they have any questions or concerns.

CTC Customized Video. This video is sent to your 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.

CUSTOMIZE YOUR LOANS



CUSTOM RATE LOCK & RATE LOCK EXTENSIONS

Lock anywhere between 8 and 90 days. Pick the exact number of days and lock your rate for only as long as you need. Even go as low as 8-day locks on imports.

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 and 30 years without resetting the mortgage clock. Available on all conventional 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 guess work.

BLINK+

It's your POS + LOS + CRM all-in-one portal. Blink is a free borrower mortgage portal that lets you take applications anytime, anywhere.

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. You can even see when your file will be underwritten and when you can expect your conditions to be reviewed.

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.

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: AL, AZ, CO, D.C., FL, ID, IL, IN, KS, KY, MD, MI, MN, MO, MT, NE, NV, NM, NH, ND, OH, OK, PA, SD, TN, TX, UT, VA, WA, WI

LPA Only: 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.

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.

ADDITIONAL COVID-19 RELATED CHANGES

- VA and FHA ARMS temporarily unavailable
- Jumbo products 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