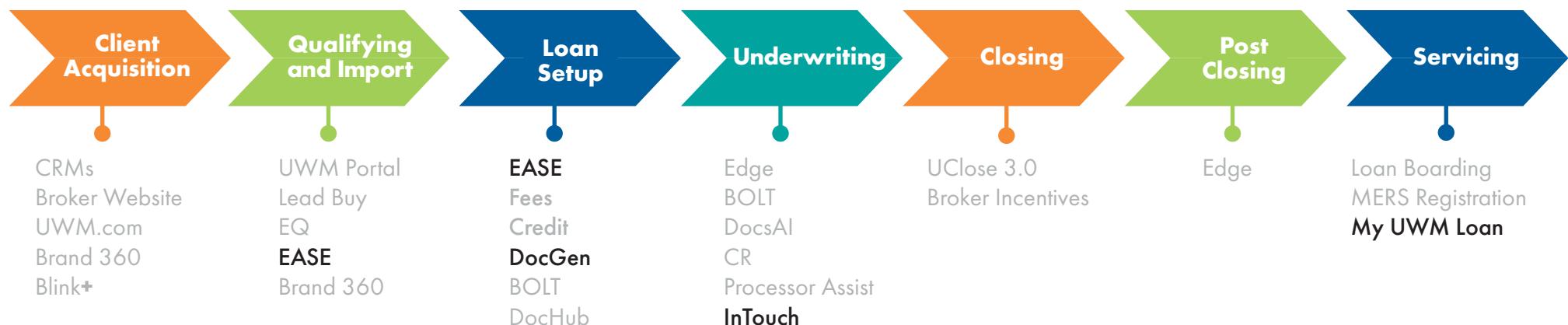


Life of a Loan Recap:

EASE Pt.2



Common Terms

VOI - Verification of Income

A process that analyzes both active and inactive income streams and ranks them with a confidence score.

VOE - Verification of Employment

A process used to verify borrower eligibility by reviewing current and previous work history.

VOA - Verification of Assets

A report on all bank accounts and transaction history for an individual borrower.

High-cost Test

A test run to validate that the loan is in compliance with state and federal requirements.

LDR - Loan Detail Report

DocMagic's name for the High-cost test.

Going Doc-Less

Under the Document Manager drop-down, brokers can select Go Doc-less to send a package for eSign, add verification of income, employment and assets, and upload tax transcripts.

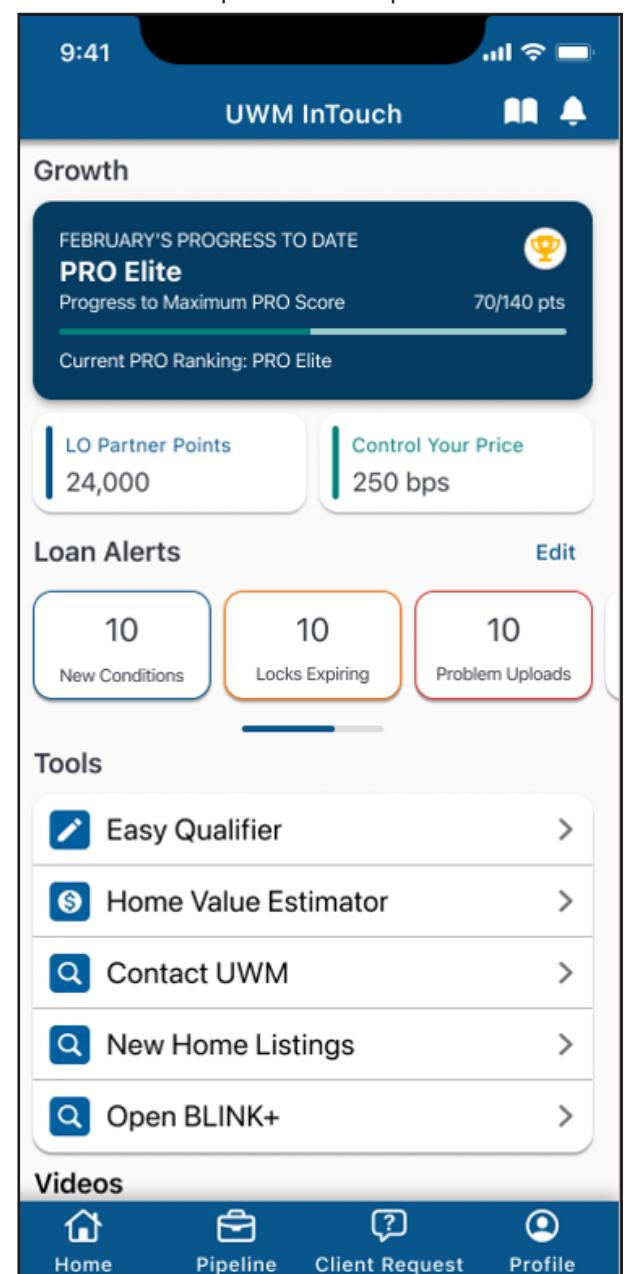
EASE Docs 2.0

EASE Docs 2.0 gives brokers the ability to deliver, generate, and deliver documentation to borrowers. Documentation can also be prepared for e-sign. UWM manages around 2,500 disclosures and works with the Compliance business unit to determine what disclosures are needed in which packages. On average, we have 13,000 unique loan generations and around 85,000 unique package generations. UWM currently offers the following packages:

- Origination with State and Federal
- Broker Required & State Disclosures
- Condition
- Remediation
- Title Prep
- Denial
- Loan Estimate
- Closing
- Initial Closing Disclosure
- Modification Package
- Appraisal
- New York Expiration Notice
- Underwriting
- High-cost

InTouch

UWM InTouch is a mobile application designed to let clients manage their pipeline files. UWM InTouch uses the capabilities of the user's device such as the camera, notifications, and voice commands to improve their experience.



[For more information on InTouch, click here.](#)