

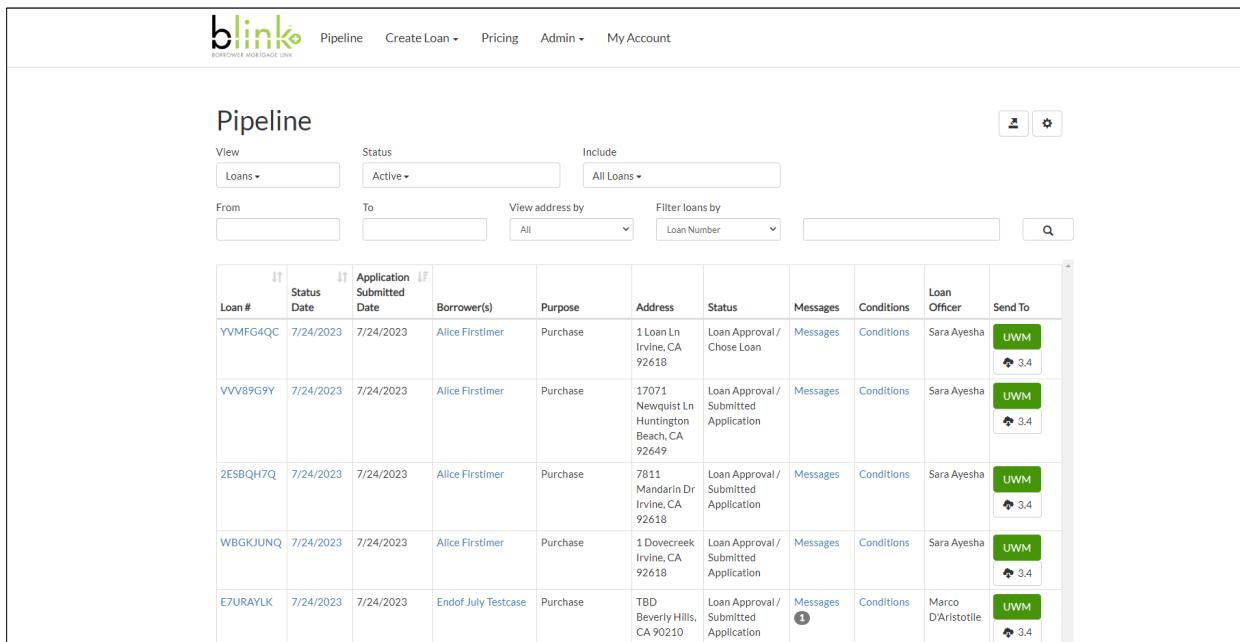
UWM BROKER PRODUCT GUIDE

BLINK+

Blink+ is a UWM application that consolidates communications between brokers and borrowers into one portal. With Blink+, borrowers can complete the loan application on their own time.

The following features are available in Blink+:

- Free for brokers and borrowers to access.
- Supports 100% of loans, even if the loan is not with UWM.
- Accepts loan applications 24 hours a day, seven days a week.
- Automatically pulls credit reports for borrowers.
- Allows borrowers to electronically link their assets, E-Sign the initial disclosure package, and upload supporting documents to EASE.
- Allows brokers to communicate with borrowers on one platform throughout the life of the loan.
- A customizable Ad Kit in Brand 360 Brand Builder is available to introduce Blink+ to borrowers.



The screenshot shows the Blink+ Pipeline interface. At the top, there are filters for 'View' (Loans, Active, All Loans), 'From' and 'To' fields, a 'View address by' dropdown (All), a 'Filter loans by' dropdown (Loan Number), and a search bar. Below the filters is a table titled 'Pipeline' with the following columns: Loan #, Status Date, Application Submitted Date, Borrower(s), Purpose, Address, Status, Messages, Conditions, Loan Officer, and Send To. The table contains five rows of loan application data, each with a green 'UWM' button and a message icon indicating 3.4 messages.

Loan #	Status Date	Application Submitted Date	Borrower(s)	Purpose	Address	Status	Messages	Conditions	Loan Officer	Send To
YVMF4QC	7/24/2023	7/24/2023	Alice Firstimer	Purchase	1 Loan Ln Irvine, CA 92618	Loan Approval / Chose Loan	Messages	Conditions	Sara Ayesha	UWM
VVV89G9Y	7/24/2023	7/24/2023	Alice Firstimer	Purchase	17071 Newquist Ln Huntington Beach, CA 92649	Loan Approval / Submitted Application	Messages	Conditions	Sara Ayesha	UWM
2ESBQH7Q	7/24/2023	7/24/2023	Alice Firstimer	Purchase	7811 Mandarin Dr Irvine, CA 92618	Loan Approval / Submitted Application	Messages	Conditions	Sara Ayesha	UWM
WBGKJUNQ	7/24/2023	7/24/2023	Alice Firstimer	Purchase	1 Dovecreek Irvine, CA 92618	Loan Approval / Submitted Application	Messages	Conditions	Sara Ayesha	UWM
E7URAYLK	7/24/2023	7/24/2023	Endof July Testcase	Purchase	TBD Beverly Hills, CA 90210	Loan Approval / Submitted Application	Messages 1	Conditions	Marco D'Aristotle	UWM

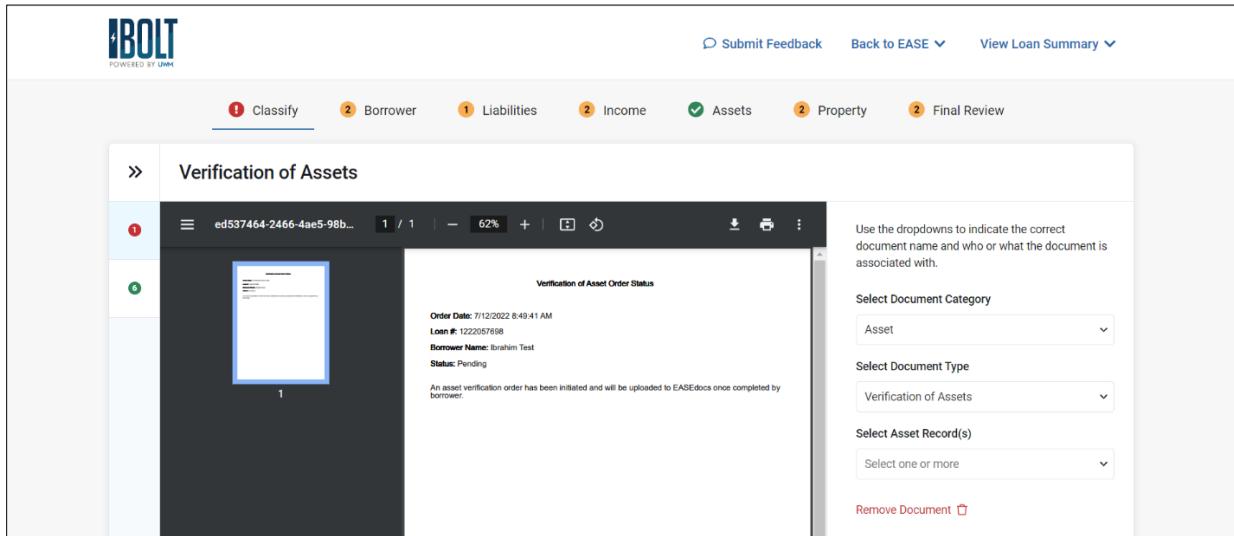
Click to open the [Blink+ User Guide](#).

BOLT

BOLT is an optional process that allows brokers to examine and classify all documents associated with a loan and, based on the documents provided, let the broker see what conditions will be added to their loan. The BOLT process allows loans to be underwritten quickly and significantly reduces turn times. BOLT loans are automatically moved to the top of the queue.

BOLT becomes available when New Submission Documents are added to a loan that meets the following criteria:

- The loan is Conventional or FHA.
- AUS is successfully run.
- Either DU or LP is selected.



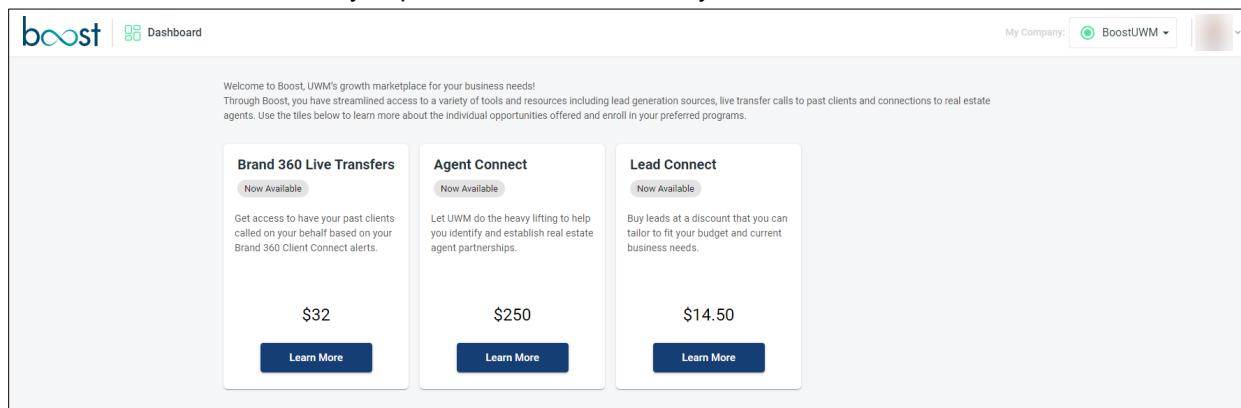
The screenshot shows the BOLT platform interface. At the top, there are tabs for Classify, Borrower, Liabilities, Income, Assets (which is selected), Property, and Final Review. Below this, a section titled "Verification of Assets" is shown. It includes a thumbnail of a document, order status details (Order Date: 7/12/2022 8:49:41 AM, Loan #: 1222057698, Borrower Name: Ibrahim Test, Status: Pending), and a note that an asset verification order has been initiated and will be uploaded to EASEdocs once completed by borrower. To the right, there are dropdown menus for Select Document Category (Asset), Select Document Type (Verification of Assets), and Select Asset Record(s) (Select one or more). A "Remove Document" button is also present.

Click to open the [BOLT User Guide](#).

BOOST

Boost is a UWM application that is comprised of three parts:

- **Brand 360 Live Transfers:** Lets you hire virtual assistants to monitor the client alerts you've chosen in Brand 360, call clients on your behalf based on those alerts, and live transfer those calls back to you.
- **Agent Connect:** Lets you establish real estate agent partnerships.
- **Lead Connect:** Lets you purchase leads to match your business needs.

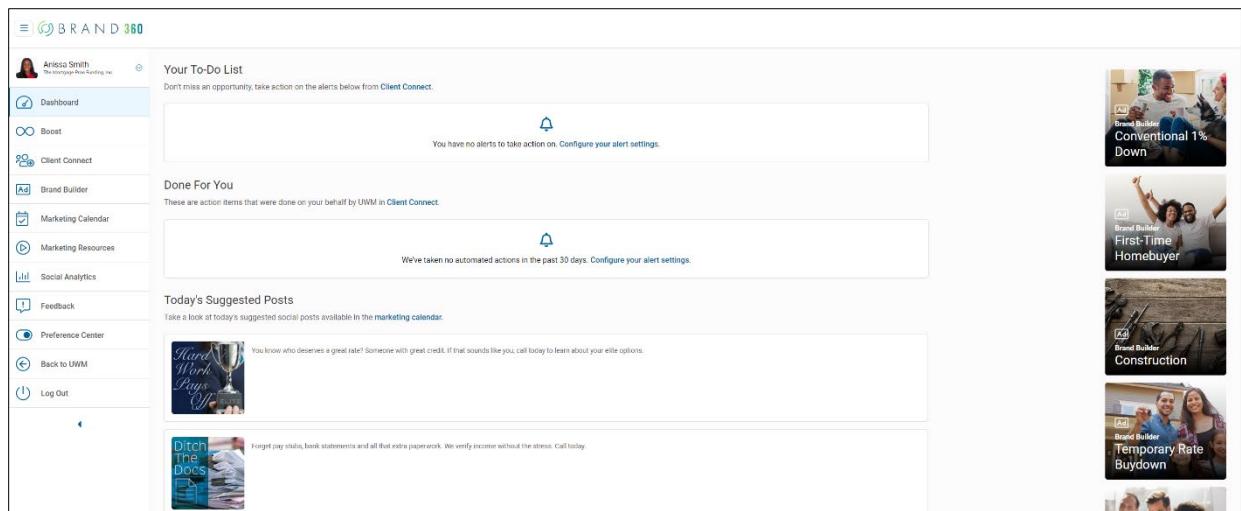


The screenshot shows the Boost application interface. At the top, there's a header with the Boost logo and a 'Dashboard' button. On the right, there are buttons for 'My Company' (set to 'BoostUWM'), a user profile icon, and a dropdown menu. Below the header, a welcome message reads: 'Welcome to Boost, UWM's growth marketplace for your business needs! Through Boost, you have streamlined access to a variety of tools and resources including lead generation sources, live transfer calls to past clients and connections to real estate agents. Use the tiles below to learn more about the individual opportunities offered and enroll in your preferred programs.' Three service tiles are displayed: 'Brand 360 Live Transfers' (Now Available, \$32, Learn More), 'Agent Connect' (Now Available, \$250, Learn More), and 'Lead Connect' (Now Available, \$14.50, Learn More).

Click to open the [Boost User Guide](#).

BRAND 360

Brand 360 combines and enhances features of the United Wholesale Mortgage (UWM) Marketing Toolbox, Client Loyalty Manager (CLM), Unite, FindAMortgageBroker.com (FAMB), and UConnect applications into one. Brand 360 provides users with a menu of services to help build their brand by offering a social media marketing hub and client retention tools.



The screenshot shows the Brand 360 application interface. On the left, a sidebar lists navigation options: 'Dashboard', 'Boost', 'Client Connect', 'Brand Builder', 'Marketing Calendar', 'Marketing Resources', 'Social Analytics', 'Feedback', 'Preference Center', 'Back to UWM', and 'Logout'. The main content area includes sections: 'Your To-Do List' (with a note: 'Don't miss an opportunity, take action on the alerts below from Client Connect.'), 'Done For You' (with a note: 'These are action items that were done on your behalf by UWM in Client Connect.'), 'Today's Suggested Posts' (with a note: 'Take a look at today's suggested social posts available in the marketing calendar.'), and a 'Ditch The Docs' section (with a note: 'Forgot pay stubs, bank statements and all that extra paperwork. We verify income without the stress. Call today.'). On the right, there are four promotional cards for 'Brand Builder' services: 'Conventional 1% Down', 'First-Time Homebuyer', 'Construction', and 'Temporary Rate Buydown'. Below these cards, there's a small image of a group of people.

Click to open the [Brand 360 User Guide](#).

BROKER INSIGHTS

Broker Insights allows brokers to generate and export standardized reports on their pipeline and loan officer productivity.

UWM Insights

Choose A Report Enter Broker Shop ID start date* end date*

Funded MI0000 03/25/2023 04/25/2023 Refresh **Funded**

Total Loan Amount: \$12,007,445.00 Total Base Amount: \$11,973,836.00 Average Fico: 751 Search Reset Filters Show/Hide Columns

Loan Number	First Name ↑	Last Name	Full Name	AE	Total Loan Amount	Base Loan Amount	Loan Purpose	Product
1234567890	Alice	Firsttimer	Alice Firsttimer	Jim Executive	\$294,050.00	\$294,050.00	Refinance	Conventional Elite 15 Year Fixe
1234567890	John	Homeowner	John Homeowner	Tina Executive	\$276,450.00	\$276,450.00	Purchase	Conforming Conventional 30 Y

Click to open the [Broker Insights User Guide](#).

BROKER RANKINGS

Broker Rankings lets Brokers view their individual state, national, and within company rankings based on total loans funded. Loan counts and rankings are updated each morning, using data from the prior night.

A **Ranking Not Available** message displays on the first day of the Current Month, as well as for the Previous Month each January. If a broker does not have at least one funded loan in the previous or current year, a **Ranking Not Available** message displays, alerting the broker that they cannot access the rankings, rather than **View Leaderboards**. If a broker has no production for a product and/or timeframe, a **Ranking Not Available** message displays.

Welcome To Broker Rankings, [REDACTED]!

Keep your eye on the competition by knowing exactly where you rank among other brokers on both a state and national level. Break it down by units, transaction type, volume and more, so you know where you stand at all times.

 Settings

Your Rankings

[State](#) [National](#) [Within Company](#)

Units
Number of Funded Loans  Filters

Your Ranking in California

Current Month Ranking not available	Previous Month Ranking not available
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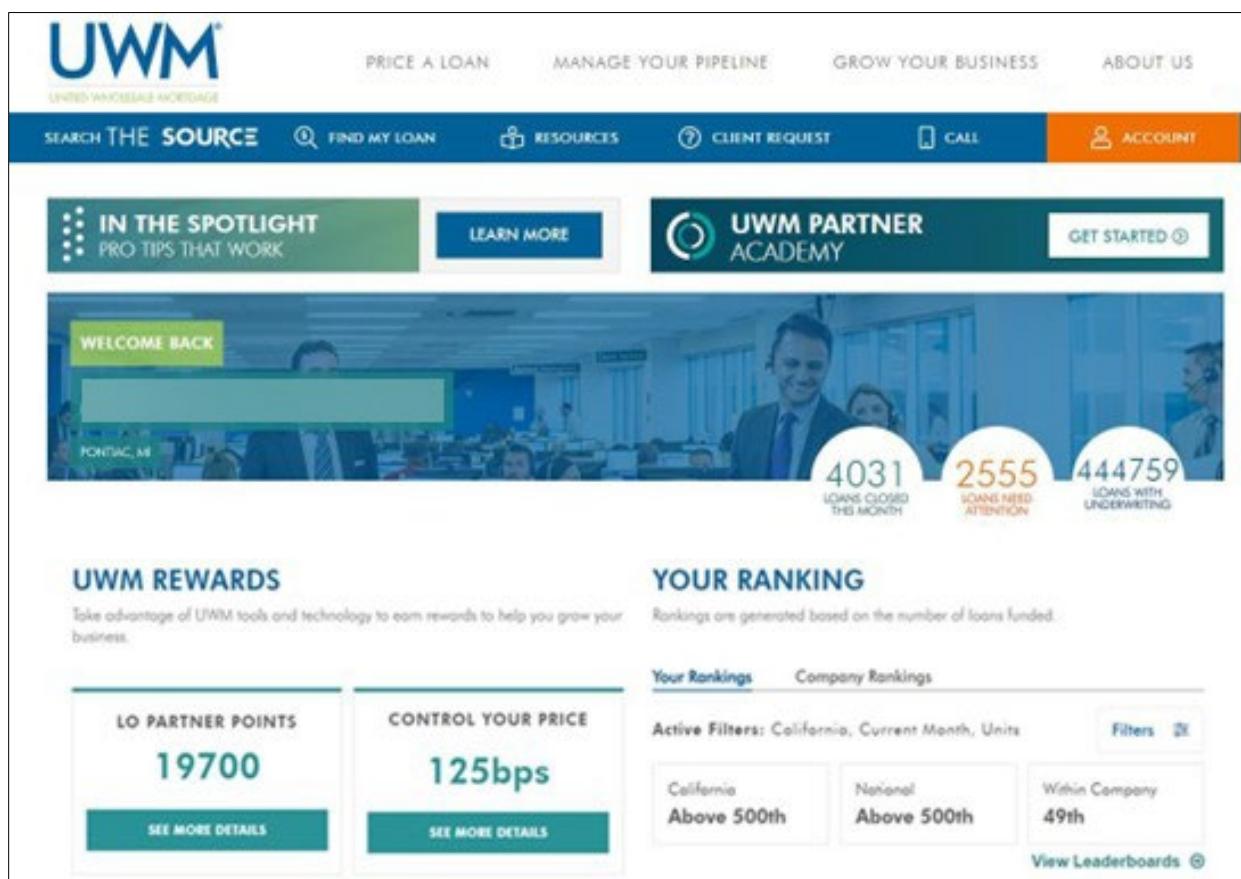
Click to open the [Broker Rankings User Guide](#).

CONTROL YOUR PRICE (CYP)

Control Your Price gives you the ability to earn bps monthly to apply pricing enhancements on eligible loans.

PARAMETERS

- Eligible on Conventional, Government, and Non-Agency (Jumbo, Non-QM, and HELOC) loans.
 - Not eligible on Florida Hometown Heroes loans.
 - Not eligible on Conventional 1% Down loans.
- Can be applied to both Broker and Correspondent loans.
- Control Your Price and LO Partner Points for Pricing Incentive combined cannot exceed 40bps per loan.
- Only eligible on initial locks regardless of loan status.
- Earned bps do not roll over quarter to quarter.



Click to open the [Control Your Price Job Aid](#).

EASE

AUS ONE-CLICK

The One-Click Automated Underwriting System (AUS) allows users to view loan criteria and select an underwriting recommendation. Criteria is based on applicant information, credit history, and subject property, and are subject to later verification.

AUS RESULTS		DESKTOP UNDERWRITER	LOAN PRODUCT ADVISOR
RESULT		✓ Approve/Eligible	✓ Accept/Eligible
APPRaisal WAIVER ELIGIBLE		✗ No	✗ No
MONTHS OF ASSETS REQUIRED		2 Months	1 Month
YEARS OF TAX RETURNS REQUIRED FOR SELF-EMPLOYMENT <small>i</small>		✗ None Required	✗ None Required
RESERVES REQUIRED		✗ None Required	✗ None Required
LINKS		View DU Findings Alice Firsttimer / Credit Report	View LPA Findings View LPA Credit Report
EZ FINDINGS		View DU EZ findings	View LPA EZ findings
		Re-Try One-Click AUS	Select DU
			Select LPA

Click to open the [One-Click AUS User Guide](#).

PRICE A LOAN

The Price a Loan option lets brokers access Easy Qualifier, UWM Rates, loan import, loan creation, and more.



 UNITED WHOLESALE MORTGAGE

[PRICE A LOAN](#)

[MANAGE YOUR PIPELINE](#)

[GROW YOUR BUSINESS](#)

[ABOUT US](#)

EQ
EASY QUALIFIER
Price out scenarios and match your borrower with the perfect loan

%
UWM RATES
Check out our rate sheet

↓
IMPORT LOAN
Upload your file to start a loan now

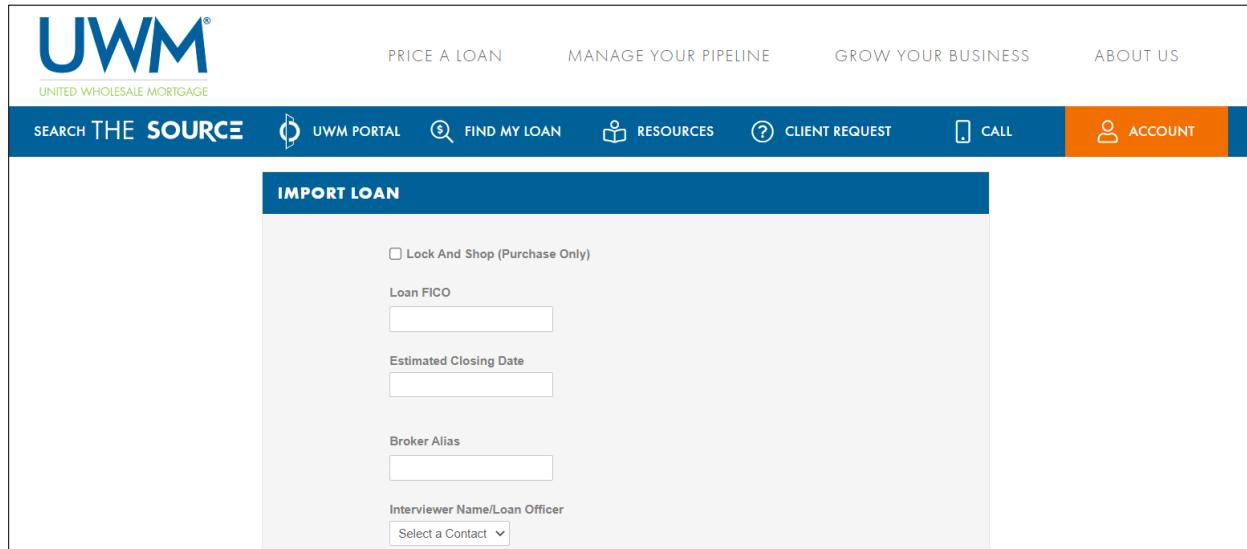
\$
CREATE A LOAN
Use our advanced form to start a loan for purchase or refinance

>
EXCLUSIVES & TOOLS

[Products](#)
[Home Value Estimator](#)
[One-Click AUS](#)
[View All](#)

IMPORT LOAN

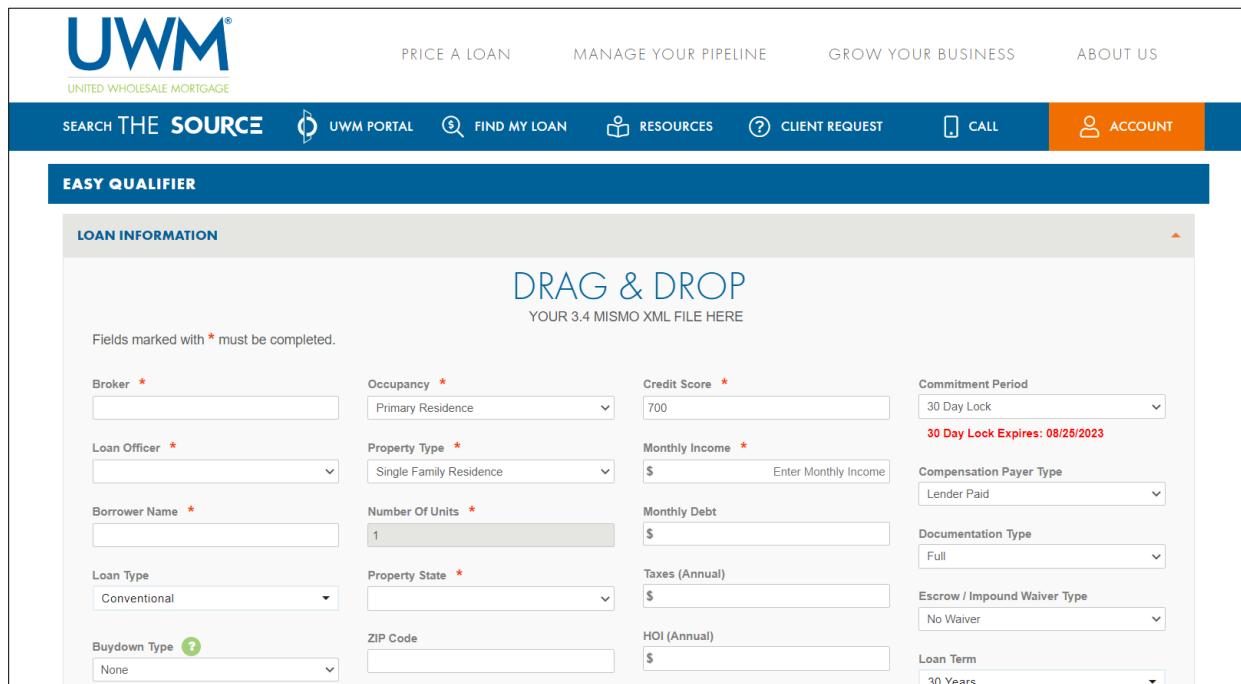
On the Import Loan screen, you can upload an existing 3.4 file or manually enter a new loan.



The screenshot shows the 'IMPORT LOAN' section of the UWM platform. At the top, there are navigation links: PRICE A LOAN, MANAGE YOUR PIPELINE, GROW YOUR BUSINESS, and ABOUT US. Below that is a search bar labeled 'SEARCH THE SOURCE' and a menu with icons for UWM PORTAL, FIND MY LOAN, RESOURCES, CLIENT REQUEST, CALL, and ACCOUNT. The main form area has a header 'IMPORT LOAN'. It contains several input fields: a checkbox for 'Lock And Shop (Purchase Only)', a dropdown for 'Loan FICO', a date input for 'Estimated Closing Date', a dropdown for 'Broker Alias', and a dropdown for 'Interviewer Name/Loan Officer' with a placeholder 'Select a Contact'.

EASY QUALIFIER

Easy Qualifier lets the broker price out different scenarios to get quotes. They then choose from a variety of mortgage products that match the scenario to offer their borrower a loan that best fits their needs. The available mortgage options are arranged by lowest payment.



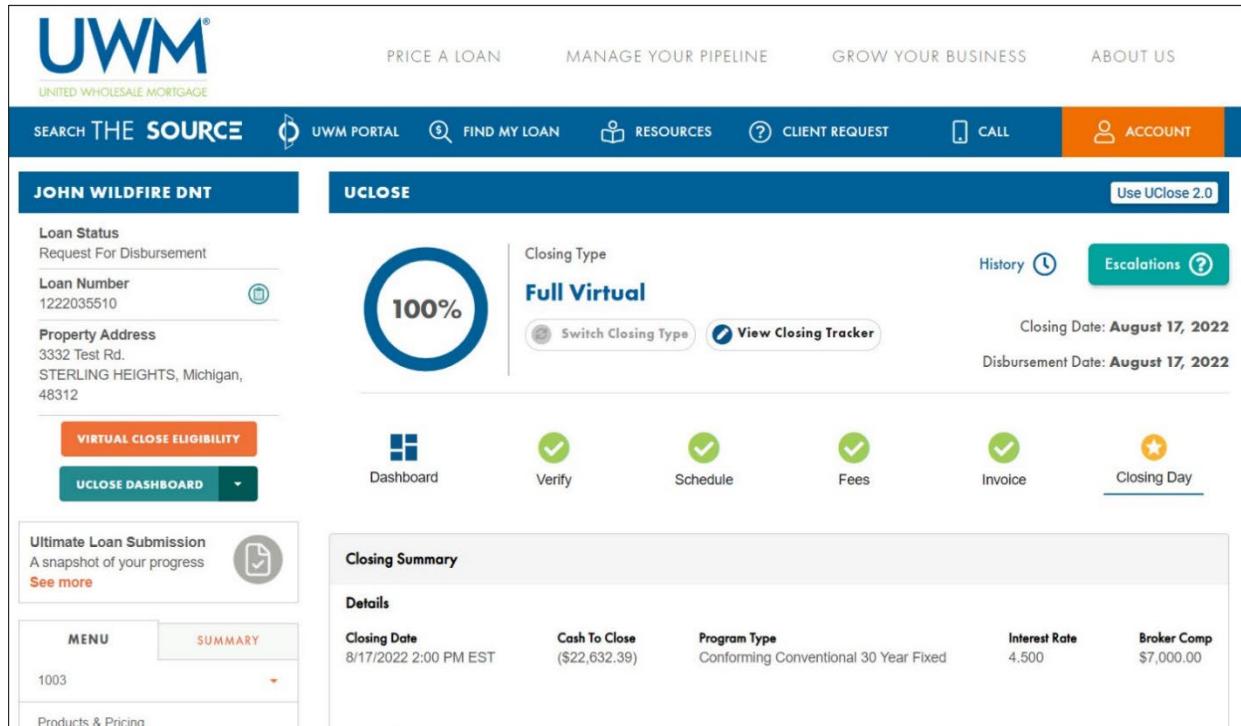
The screenshot shows the 'EASY QUALIFIER' section of the UWM platform. At the top, there are navigation links: PRICE A LOAN, MANAGE YOUR PIPELINE, GROW YOUR BUSINESS, and ABOUT US. Below that is a search bar labeled 'SEARCH THE SOURCE' and a menu with icons for UWM PORTAL, FIND MY LOAN, RESOURCES, CLIENT REQUEST, CALL, and ACCOUNT. The main form area has a header 'EASY QUALIFIER'. It includes a 'LOAN INFORMATION' section with a 'DRAG & DROP' area for 'YOUR 3.4 MISMO XML FILE HERE'. Below this, there are several input fields: 'Broker *' (dropdown), 'Occupancy *' (dropdown), 'Credit Score *' (input), 'Commitment Period' (dropdown), 'Loan Officer *' (dropdown), 'Property Type *' (dropdown), 'Monthly Income *' (input), 'Compensation Payer Type' (dropdown), 'Borrower Name *' (dropdown), 'Number Of Units *' (input), 'Monthly Debt' (input), 'Documentation Type' (dropdown), 'Loan Type' (dropdown), 'Property State *' (dropdown), 'Taxes (Annual)' (input), 'Escrow / Impound Waiver Type' (dropdown), 'Buydown Type' (dropdown), 'ZIP Code' (input), 'HOI (Annual)' (input), 'Loan Term' (dropdown). A note at the bottom left says 'Fields marked with * must be completed.'

Click to learn more about [How to Use Easy Qualifier](#).

UCLOSE 3.0

UClose 3.0 guides users through work items that are required to generate a final closing package. The user can:

- Review invoices.
- Schedule a closing time, type, and date.
- Verify fees.
- View closing documents.
- Send escalations to UWM.

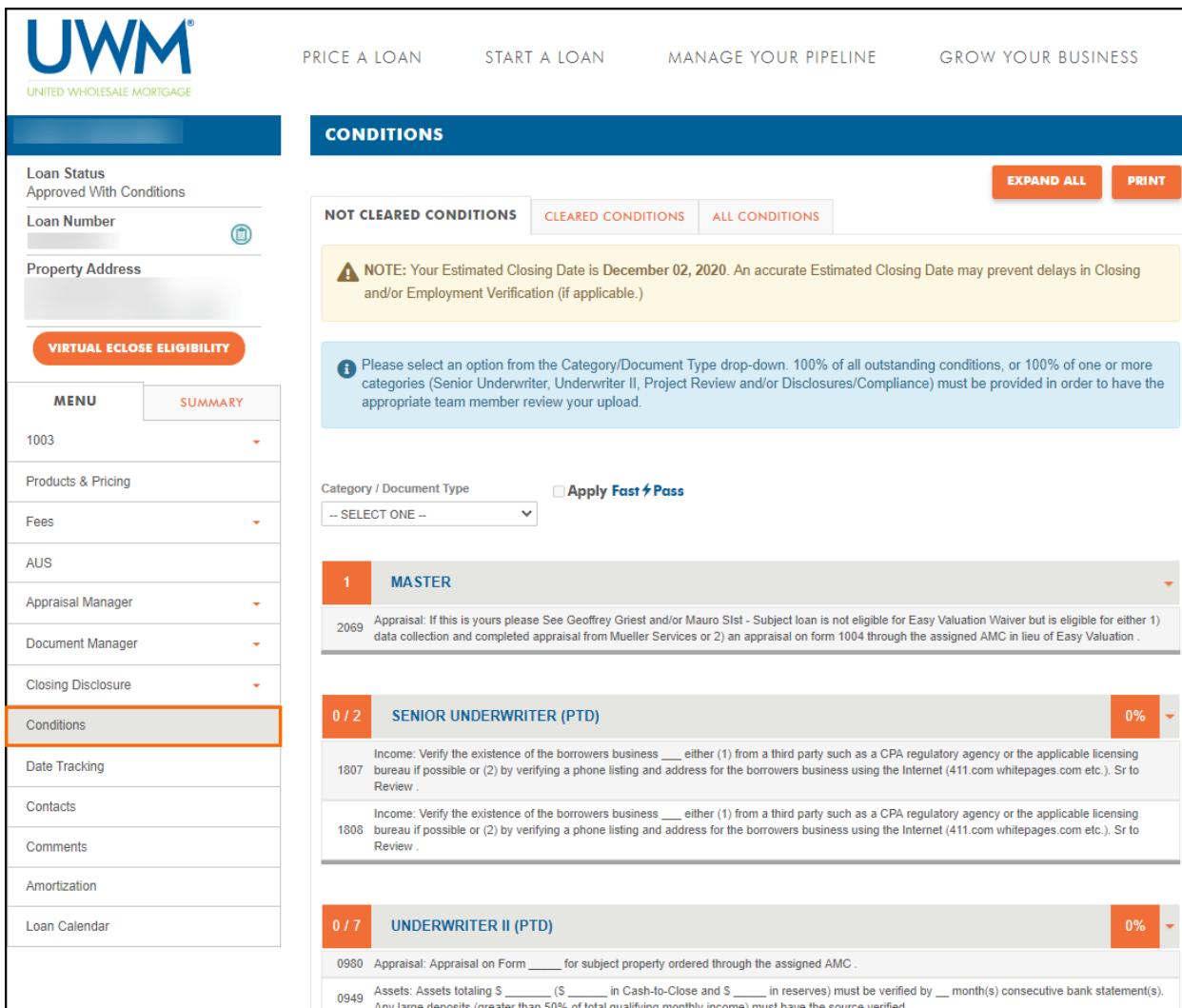


The screenshot shows the UWM platform's UCLOSE 3.0 interface. At the top, there are navigation links: PRICE A LOAN, MANAGE YOUR PIPELINE, GROW YOUR BUSINESS, and ABOUT US. Below that is a main menu with SEARCH THE SOURCE, UWM PORTAL, FIND MY LOAN, RESOURCES, CLIENT REQUEST, CALL, and ACCOUNT. On the left, a sidebar shows 'JOHN WILDFIRE DNT' and includes sections for Loan Status (Request For Disbursement), Loan Number (1222035510), and Property Address (3332 Test Rd., STERLING HEIGHTS, Michigan, 48312). It also has buttons for VIRTUAL CLOSE ELIGIBILITY and UCLOSE DASHBOARD. In the center, a large circular progress indicator shows '100%' with the text 'Full Virtual' below it. To the right, there are buttons for History (with a clock icon) and Escalations (with a question mark icon). Below these are closing dates: Closing Date: August 17, 2022 and Disbursement Date: August 17, 2022. At the bottom, there are six icons representing different tasks: Dashboard, Verify, Schedule, Fees, Invoice, and Closing Day (which is underlined). On the far left, there's a 'Ultimate Loan Submission' summary box with a 'See more' link. At the very bottom of the interface, there are tabs for MENU and SUMMARY, with SUMMARY selected.

Click to open the [UClose 3.0 User Guide](#).

UPLOAD CONDITIONS

Tying Documents to Conditions gives brokers the ability to upload document(s) to specific conditions in EASE. This helps the Underwriting and Conditions teams better ensure that all conditions within each category have documents provided to them. Additionally, this association is passed on to the team member viewing the documents in DocHub, increasing efficiency when reviewing documents.



CONDITIONS

NOT CLEARED CONDITIONS **CLEARED CONDITIONS** **ALL CONDITIONS** **EXPAND ALL** **PRINT**

VIRTUAL CLOSE ELIGIBILITY

MENU **SUMMARY**

1003

Products & Pricing

Fees

AUS

Appraisal Manager

Document Manager

Closing Disclosure

Conditions

Date Tracking

Contacts

Comments

Amortization

Loan Calendar

MASTER

2069 Appraisal: If this is yours please See Geoffrey Griest and/or Mauro Sist - Subject loan is not eligible for Easy Valuation Waiver but is eligible for either 1) data collection and completed appraisal from Mueller Services or 2) an appraisal on form 1004 through the assigned AMC in lieu of Easy Valuation .

SENIOR UNDERWRITER (PTD)

0 / 2 0% ▾

1807 Income: Verify the existence of the borrowers business ____ either (1) from a third party such as a CPA regulatory agency or the applicable licensing bureau if possible or (2) by verifying a phone listing and address for the borrowers business using the Internet (411.com whitepages.com etc.). Sr to Review .

1808 Income: Verify the existence of the borrowers business ____ either (1) from a third party such as a CPA regulatory agency or the applicable licensing bureau if possible or (2) by verifying a phone listing and address for the borrowers business using the Internet (411.com whitepages.com etc.). Sr to Review .

UNDERWRITER II (PTD)

0 / 7 0% ▾

0980 Appraisal: Appraisal on Form ____ for subject property ordered through the assigned AMC .

0949 Assets: Assets totaling \$ ____ (\$ ____ in Cash-to-Close and \$ ____ in reserves) must be verified by ____ month(s) consecutive bank statement(s). *Annual deposits (greater than 50% of total qualifying monthly income) must have the source verified*

Click to learn more about [How to Upload Loan Conditions](#).

LOPP

LO Partner Points (LOPP) lets loan officers and brokers earn points by using UWM offerings and tools. Points can be redeemed for perks such as enhanced pricing, rushing their file, closing gifts for borrowers, and more. An unlimited number of points can be earned in a month, but only 40,000 LOPP can be transferred to the next month.

Points can be earned by completing any of the following actions:

- Watch 3 Points & Fastbreak videos.
- Attend Success Track.
- Complete a Brand 360 Profile or use Brand 360.
- Obtain BOLT approval on loans.
- Complete the Partner Academy Course Bundle.

LO Partner Points

Earn **Redeem** **Orders**

Mackenzie Harrison
Available Points: 11455

Monthly 

History

Scenario	Description	Points per Scenario	Earned Points This Month
	Watch the weekly Fastbreak video featuring		

Click to open the [LO Partner Points \(LOPP\) User Guide](#).

PROCESSOR ASSIST PLUS (PA+)

Processor Assist Plus (PA+) is a borrower-centric web application that allows brokers and borrowers to save costs on loan processing services and reduces loan processing time. When a loan is marked PA+, tasks are assigned to a UWM loan coordinator to ensure that supporting loan information is entered correctly and that all mandatory documents are gathered prior to submission.

PA+ is an internal application and paid broker service which is used to help set up the loan, handle communication touchpoints, gather borrower documents, and get the loan through closing.

ALICE FIRSTIMER

Loan Status
File Imported

Loan Number
1233047852

Property Address
31 ORCHARD RD
LOVINGSTON, Virginia, 22949

VIRTUAL CLOSE ELIGIBILITY
IMPORT SECOND LIEN LOAN

Ultimate Loan Submission
A snapshot of your progress

[See more](#)

MENU

- 1003
- Products & Pricing
- Fees
- Change of Circumstance
- AUS
- Document Manager
- Go Doc-less
- Generate Documents
- Processor Assist**
- Attach Documents
- View Documents
- E-Sign Tracking
- Disclosure History
- Export 3.4 Loan File
- Pre-Approval Letter
- Appraisal Manager
- Closing Disclosure

PROCESSOR ASSIST

Info Payoffs cannot be ordered through Processor Assist on purchase transactions.

2 PA+ To-Do Items

Before you can submit a PA+ order, please complete the following actions:

- Input Initial Fees**
- Generate Initial Disclosures (unless you are providing your own using an outside loan origination system)**

ORDER SERVICES

VIEW HISTORY

MORTGAGE PAYOFFS

PROJECT DOCUMENTS (CONDO / PLANNED UNIT DEVELOPMENT)

PROPERTY INSURANCE (HOMEOWNER INSURANCE / FLOOD INSURANCE)

TITLE(INCLUDING WIRE & CLOSING PROTECTION LETTER)

PA+

Order Service
Please take a few moments to answer the questions below so the PA+ Loan Coordinator assigned to this loan knows your preferences for this specific file.

After the initial request for documentation from the borrower(s), how long should the Loan Coordinator wait before following up with an additional request?

2 Days

If the borrower(s) does not respond, how long before you'd like the Loan Coordinator to inform you?

2 Days

How would your borrower(s) prefer to be contacted? (Select all that apply)

Email

Phone

If required, would you like the Loan Coordinator to do the initial AUS run?

No

If required, would you like the Loan Coordinator to order the appraisal?

No

Click to open the [PA+ User Guide](#).

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Internal

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Confidential

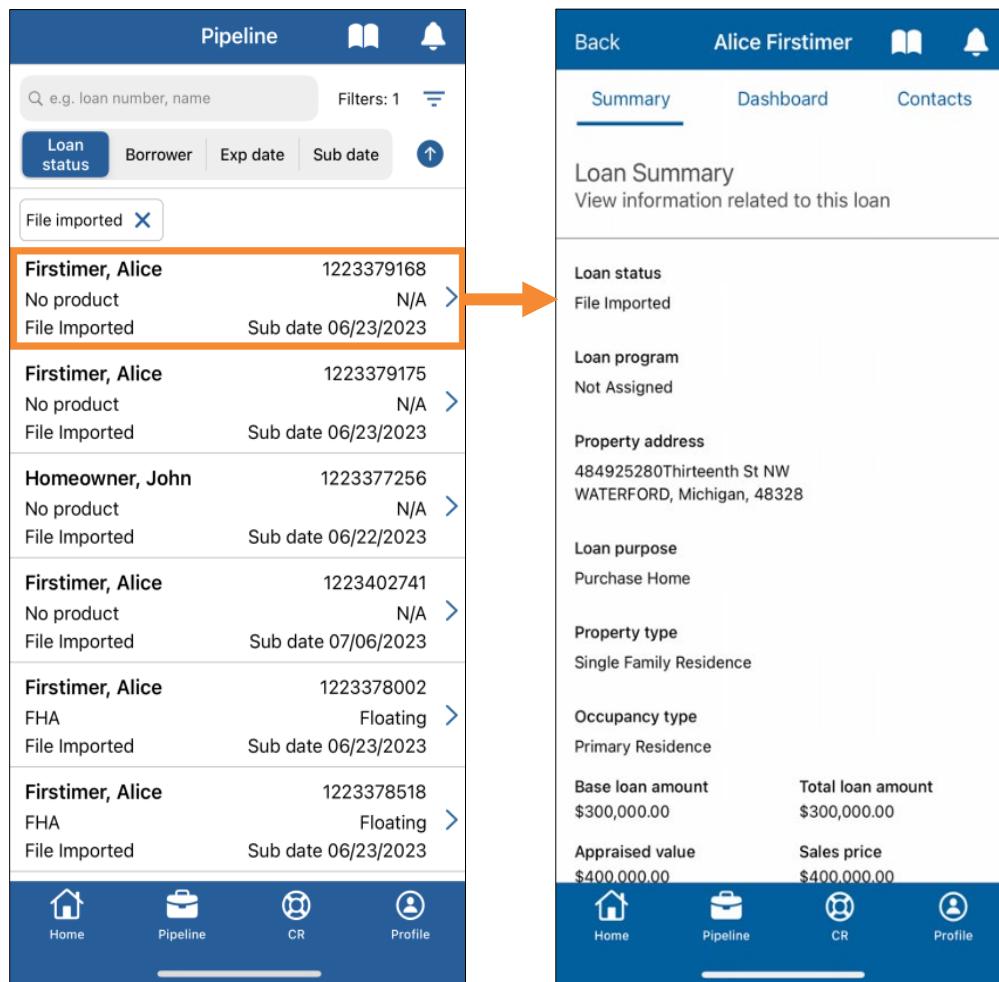
UWM INTOUCH

UWM InTouch is a mobile application designed to let clients manage their pipeline files using their mobile device. InTouch uses your device's camera, notifications, and voice commands to enhance your experience and streamline your workflow.

UWM InTouch must be installed on your device. Contact UWM for installation help.

NOTE: Application content displayed onscreen may vary based on the model and operating system of your mobile device.

IMPORTANT! AEs (Account Executives) can view information in UWM InTouch. This lets them assist their assigned brokers should an issue occur. AEs *do not* have the ability to submit or save data. They *do not* have access to CRs (Client Requests).



The image displays two screenshots of the UWM InTouch mobile application. The left screenshot shows the 'Pipeline' screen, which lists various loan files. One specific file for 'Firstimer, Alice' is highlighted with an orange border. An orange arrow points from this highlighted row to the right screenshot, which shows a detailed 'Loan Summary' for the same file. The right screenshot includes tabs for 'Summary', 'Dashboard', and 'Contacts', with 'Summary' being the active tab. It provides a comprehensive breakdown of the loan details, including the loan number (1223379168), loan status (No product, N/A), file imported date (Sub date 06/23/2023), and a detailed address section. At the bottom of both screenshots are navigation icons for Home, Pipeline, CR, and Profile.

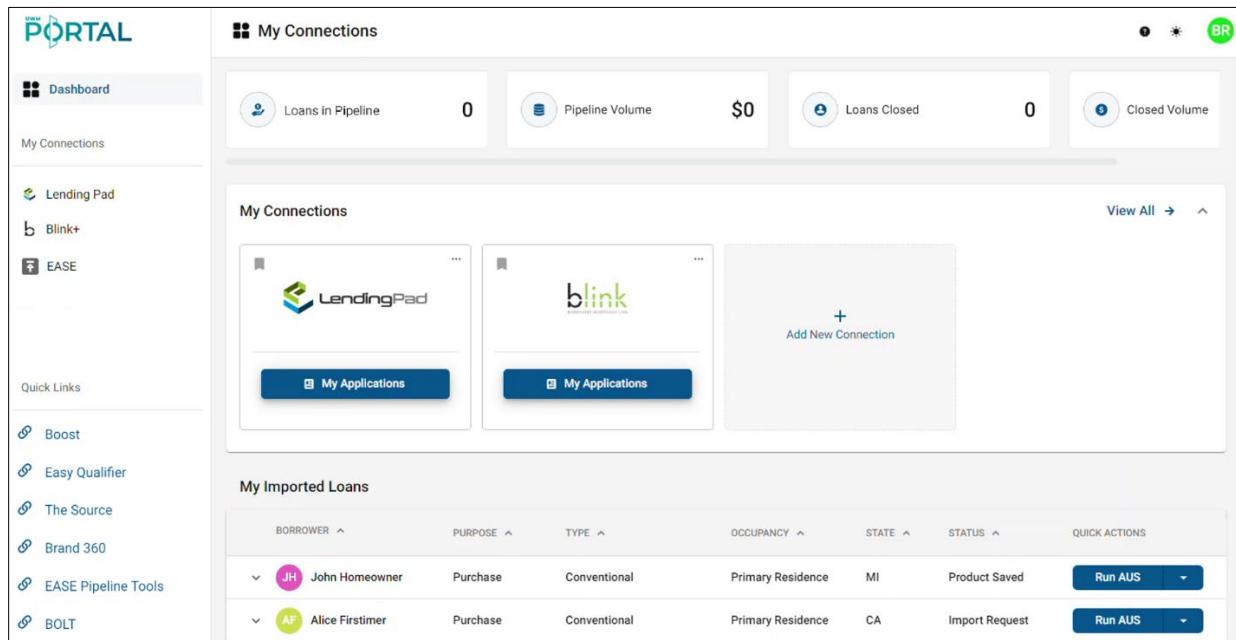
Click to open the [UWM InTouch User Guide](#).

UWM PORTAL

UWM Portal is an application that allows broker shops to integrate their own mortgage software, including LendingPad, Blink+, Encompass Banker, Calyx Point, Calyx Zenly, and ARIVE, with UWM's pipeline.

Through UWM Portal, users can:

- Import loans from another system directly into UWM's pipeline.
- Select a loan product and float the rate.
- Run AUS and view partial AUS results.



The screenshot shows the UWM Portal dashboard. On the left, there's a sidebar with 'Dashboard' selected, followed by 'My Connections' (Lending Pad, Blink+, EASE), 'Quick Links' (Boost, Easy Qualifier, The Source, Brand 360, EASE Pipeline Tools, BOLT), and 'Run AUS' buttons for each connection. The main area has four summary cards: 'Loans in Pipeline' (0), 'Pipeline Volume' (\$0), 'Loans Closed' (0), and 'Closed Volume' (0). Below that is a section titled 'My Connections' showing icons for LendingPad and Blink+, each with a 'My Applications' button. There's also a placeholder for 'Add New Connection'. At the bottom is a table titled 'My Imported Loans' with columns: BORROWER, PURPOSE, TYPE, OCCUPANCY, STATE, STATUS, and QUICK ACTIONS (Run AUS). It lists two entries: 'John Homeowner' (Purchase, Conventional, Primary Residence, MI, Product Saved) and 'Alice Firsttimer' (Purchase, Conventional, Primary Residence, CA, Import Request).

Click to open the [UWM Portal User Guide](#).

CHANGE LOG

Version	Publication Date	Author	Description
V2	08/21/23	Maureen Hirth, Team Lead	Added CYP and PA+.
V1	08/16/23	Maureen Hirth, Team Lead	Initial version.