SYSTEMS FOUNDATIONS

PARTICIPANT GUIDE

INTERNAL USE ONLY

UNITED WHOLESALE MORTGAGE

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UNITED WHOLESALE MORTGAGE

SYSTEMS FOUNDATIONS

OVERVIEW

Our technology is what sets UWM apart from our competitors. Not only the technology that we use internally, but the technology that we make available to our brokers and borrowers. We want our brokers to be successful, so we provide many tools for them to help them grow their business and provide great service to their clients.

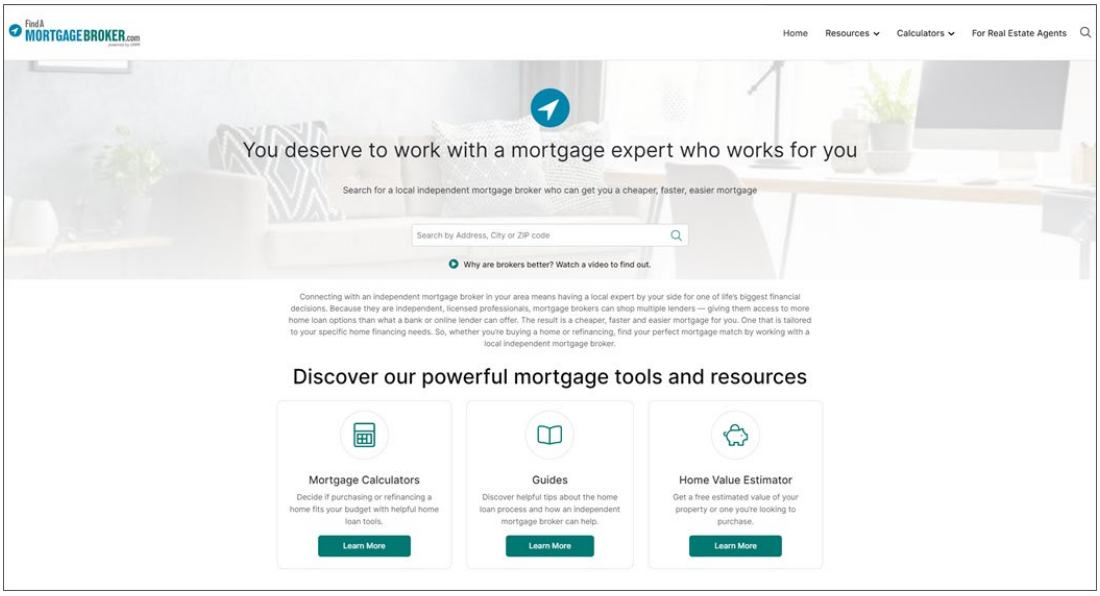
The training module that you will complete online will teach you about some of the key systems used at UWM, who uses the systems, and how each system ties into the life of a loan. You can use this Participant Guide to follow along with the training and take notes.

When you have completed this training, you will be able to describe three types of systems we use at UWM including their purposes and how they fit into the life of a loan. The types of systems include:

- Borrower-facing – Findamortgagebroker.com
- Broker-facing – uwm.com, EASE, In-Touch, UClose 2.0, and Brand 360
- Internal-use – Doc Hub, Doc Magic, Edge, LOS 1, and Destiny

BORROWER-FACING SYSTEMS

UWM has developed a tool to help borrowers called findamortgagebroker.com. Not only does the website help borrowers connect to brokers, but it also has calculator tools to help a borrower decide how much of a loan they can afford and what their payments might be.



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EXERCISE

Hannah and Jose want to purchase a home, but they don't know how much they can afford. They make $3500 per month and are interested in a 30-year fixed-rate mortgage with an interest rate of 3%. What happens if the rate jumps to 4%? What would their monthly payment be on a 15-year fixed-rate mortgage for $273,000 at 3.5% interest? What brokers can they call? Go to findamortgagebroker.com and help answer their questions in your online course. Please note that the calculator does not use commas. You can keep notes in the space below.

NOTES

BROKER-FACING SYSTEMS

UWM has developed many systems to help our brokers manage their business and help their clients. Most of these systems are available on UWM.com. The sections that follow will introduce you to some of the broker-facing systems that we provide at UWM.

As an added benefit to our brokers, we maintain all of the loan documents in UWM systems. Brokers will always have access to them if they need to refer back to them in the future in the case of an audit or other need.

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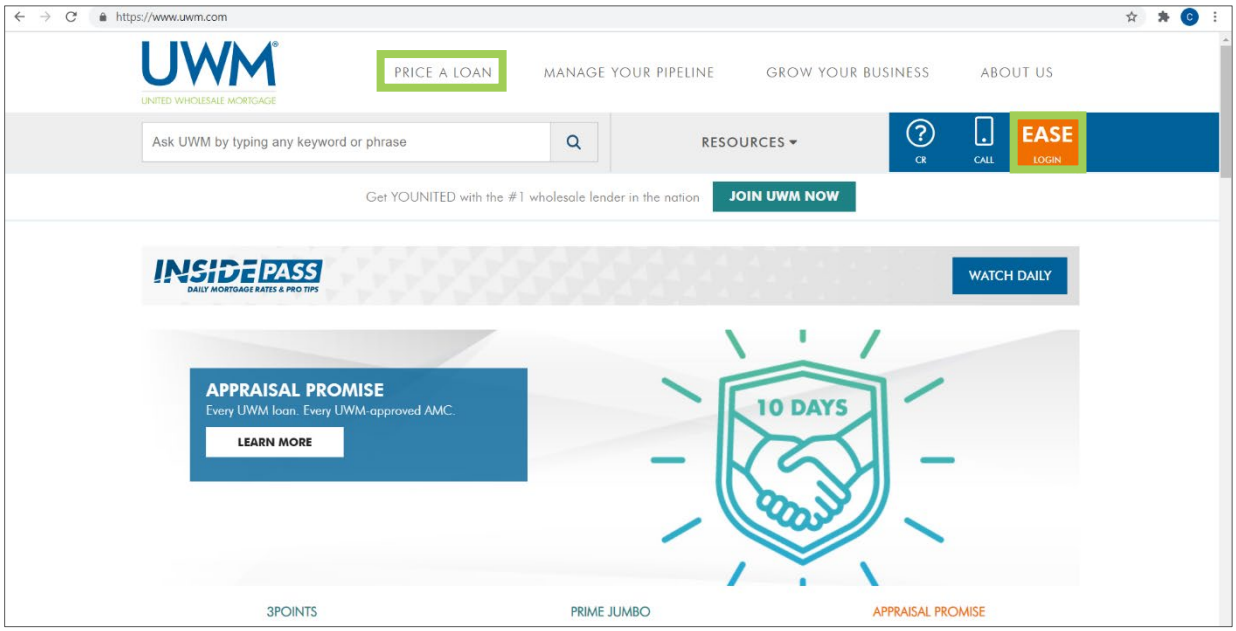
EASE

EASE stands for Easiest Application System Ever, and it lives up to its name! Brokers log in to the system by clicking on the orange EASE button in the top right corner of UWM.com. Brokers click on Price a Loan to open **Easy Qualifier** to get pricing scenarios for their clients.



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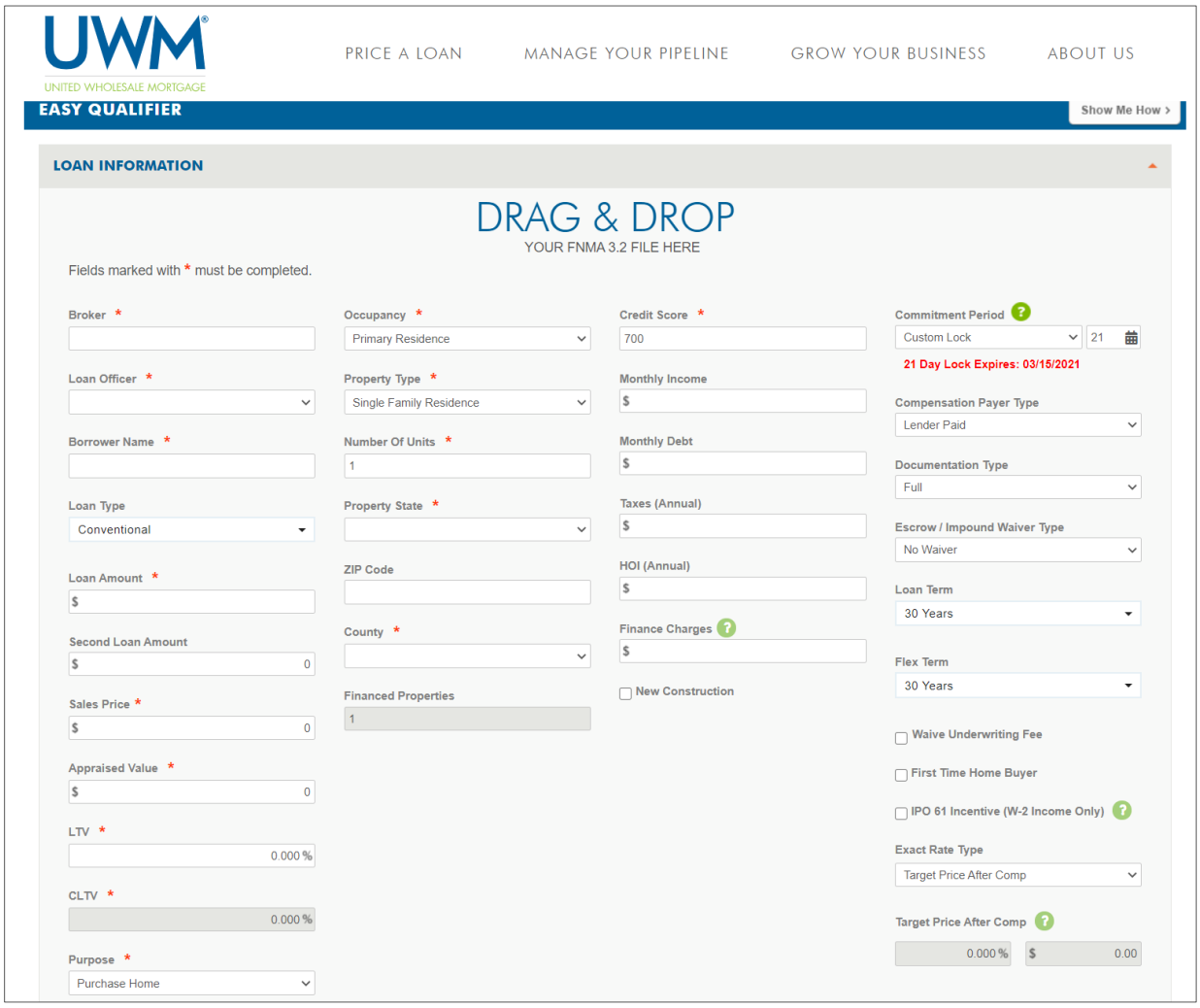
Easy Qualifier will even allow brokers to drag and drop their 3.4 file in order to get pricing. No retyping needed!



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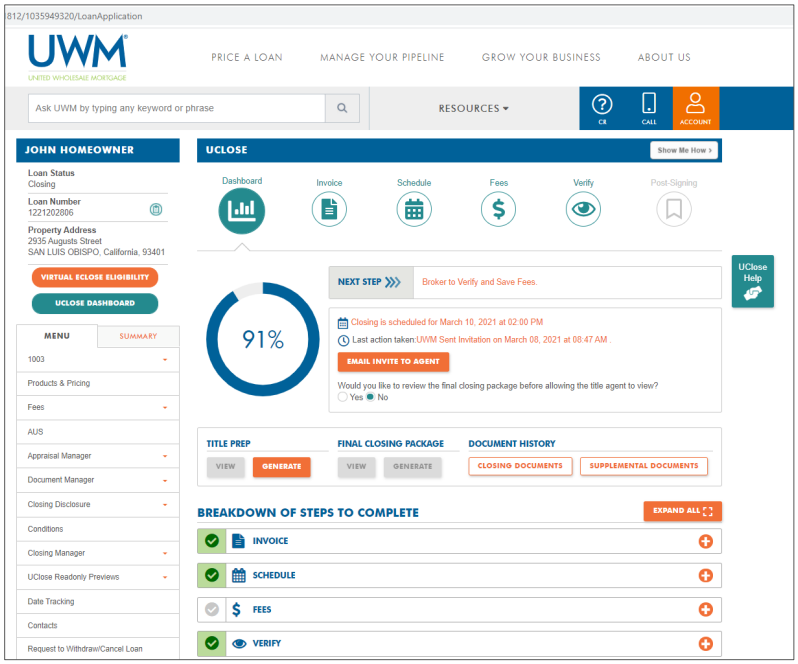
EXERCISE

Go to UWM.com and click on the orange EASE button on the top right corner. It should log you in automatically. Ask your trainer for help if you are unable to log in. Tour the website so that you can see the types of tools that our brokers can access using our UWM systems.

1. Use the Home Value Estimator to see an estimate of your home (or a current value.
2. Which tools are available on UWM.com? Choose all that apply.
    - ☐ Brand 360
    - ☐ Check Your Email
    - ☐ Manage Your Pipeline
    - ☐ Price a Loan

UCLOSE 3.0

UClose 3.0 is a dashboard that shows brokers the progress of the loan through closing. It also has a help button that will connect brokers to a UWM closing expert for help. UClose 3.0 also allows brokers to upload invoices from 3rd parties such as appraisers. These costs will then go into the final closing fees. When the UWM Invoice Team finalizes the numbers, the broker can even schedule the closing right in UClose 3.0.



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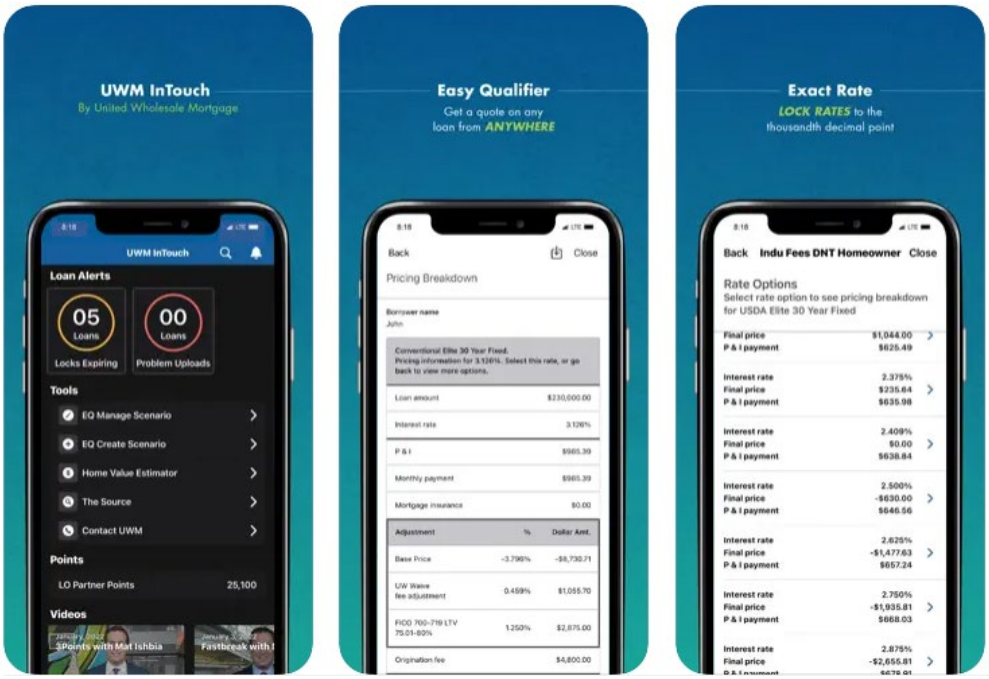
INTOUCH

InTouch is an easy way for mortgage brokers to access EASE via their mobile device. They can view their pipeline, check current mortgage rates, upload and review conditions or invoices, and lock or extend their loans.



BRAND 360

Brand 360 is a suite of customizable marketing resources and tools that brokers can use to increase their business. It includes a dashboard, client connect, ad templates, marketing calendar, and many more resources that UWM provides free to brokers. For example, there is a tool that will reach out to previous clients for potential refinances if mortgage rates drop.

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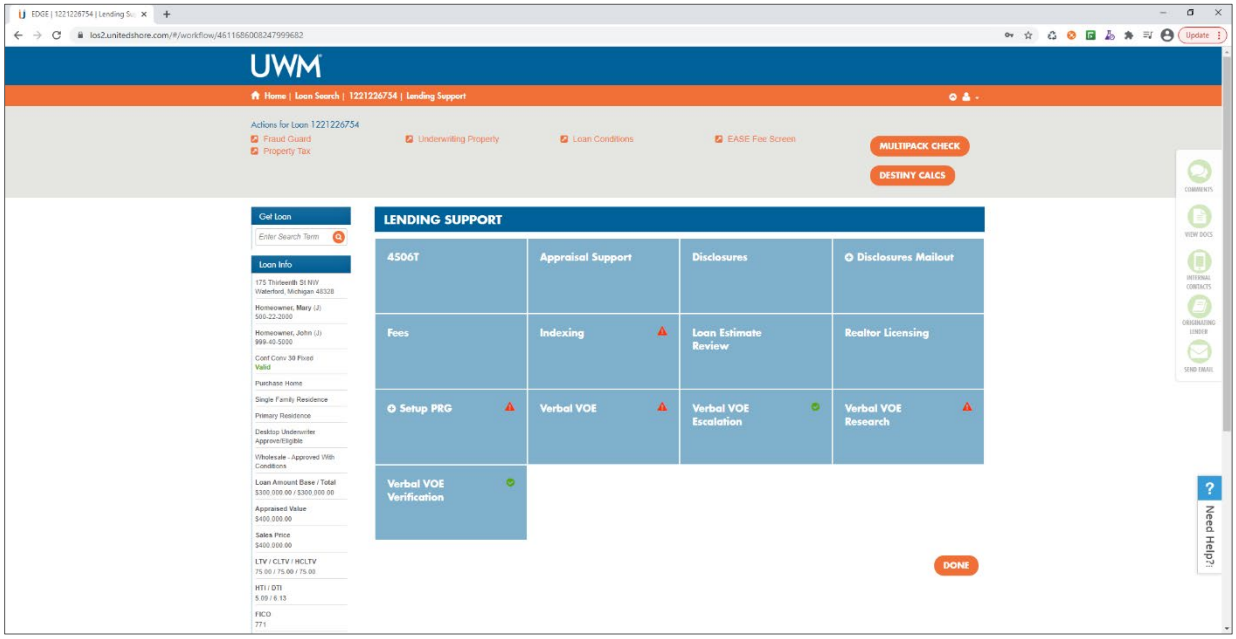
UWM-FACING SYSTEMS

We also have many systems that we use in the loan process at UWM. These are the tools that our Lending Support, VVOE, Underwriting, and Closing teams use to help complete and service the loan.

LOAN ORIGINATION SYSTEMS (LOS) 1 AND 2

UWM's Lending Support team uses a combination of Edge, sometimes referred to as LOS (Loan Origination System) 2 and Lending, sometimes referred to as LOS 1, to process loan information and submit all of the needed information to the underwriting team.



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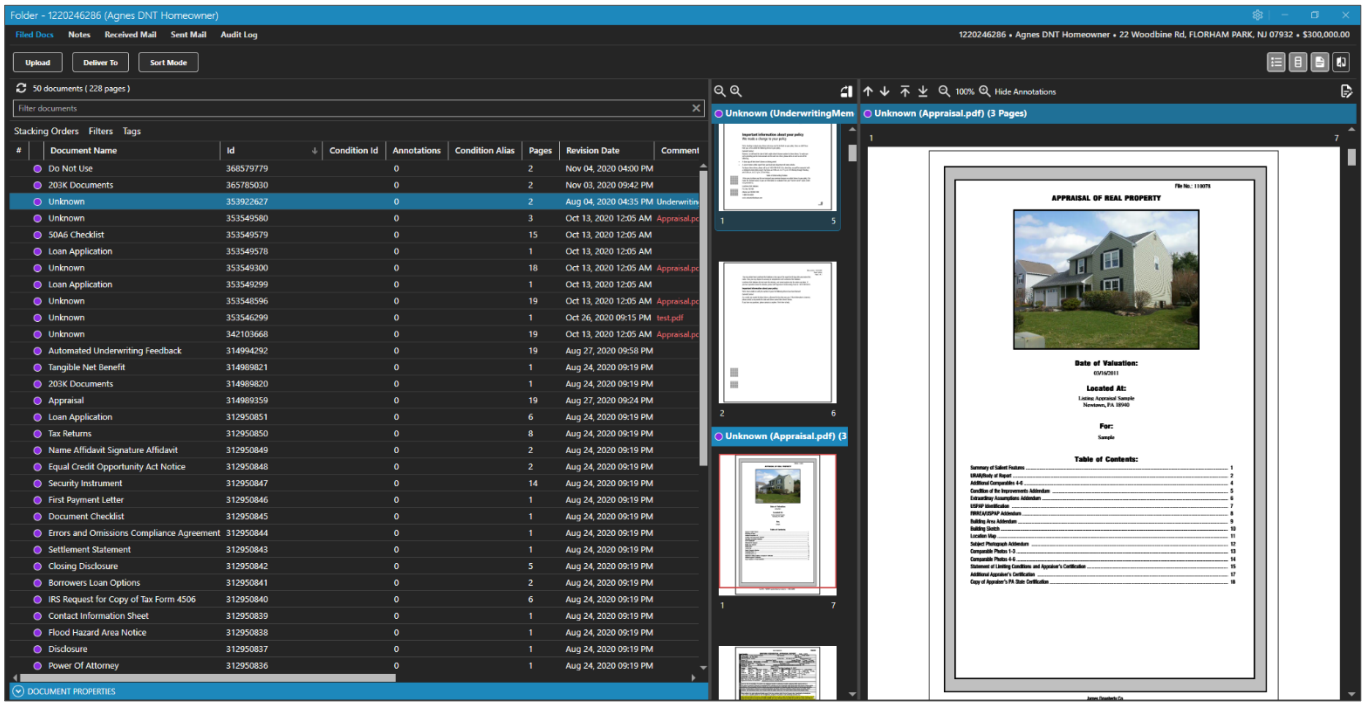
UNDERWRITING TOOLS

The underwriting teams use a system called **Doc Magic** to send out documentation about the loan to brokers and clients.

Underwriters use a system called **DocHub** (shown below) to review borrower documents. If there are any missing documents, the underwriter can ask the broker to upload them in Blink or EASE.



DESTINY

Destiny is a 3rd party system that was UWM's first loan origination software. While most of our team members will never see Destiny, it still underpins many of our other systems. Some IT members who work on the back end will encounter Destiny.

NOTES

If you have any questions or concerns, please reach out to your trainer.

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