



SYSTEMS FOUNDATIONS

PARTICIPANT GUIDE

** INTERNAL USE ONLY **

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*** INTERNAL USE ONLY ***

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.

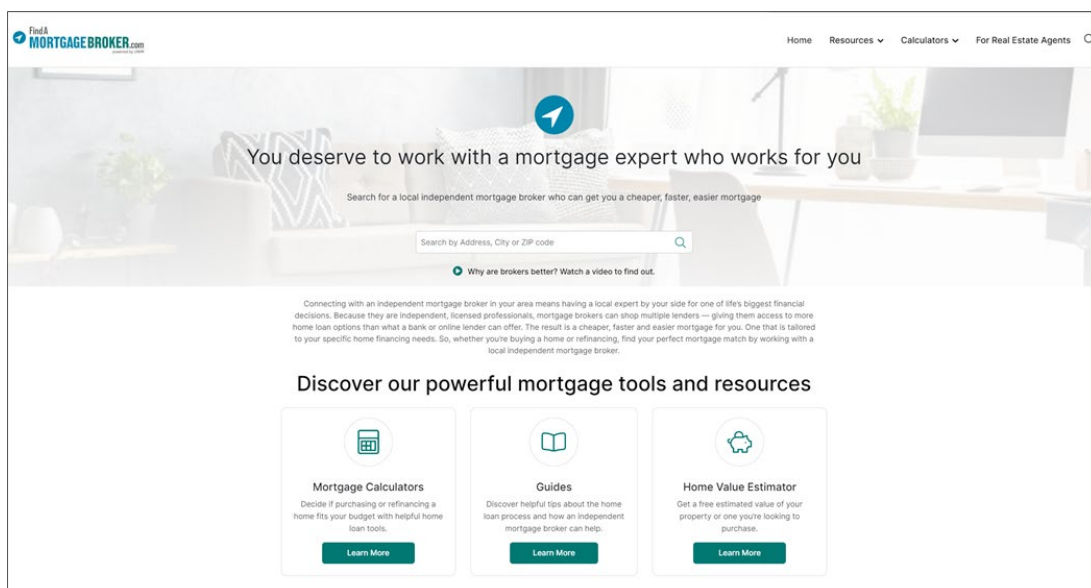
The training module that you will complete online will teach you about some of the key systems used at UWM, who uses the systems, and how each system ties into the life of a loan. You can use this Participant Guide to follow along with the training and take notes.

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.



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

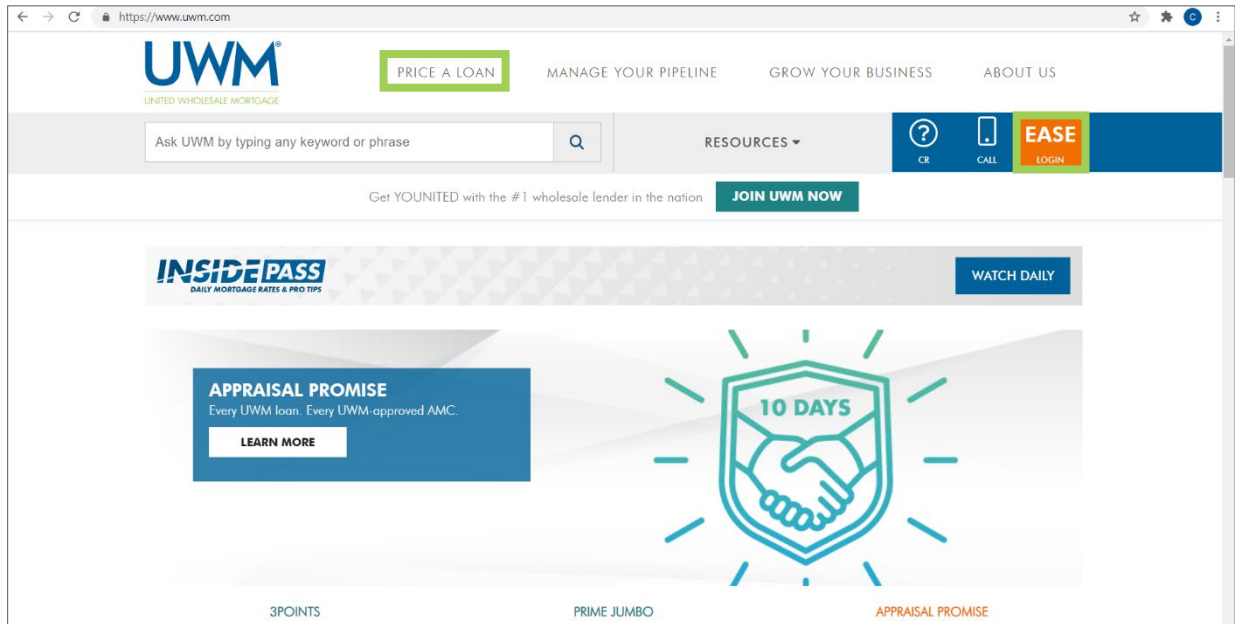
BROKER-FACING SYSTEMS

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.


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.



NOTES

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



PRICE A LOAN

MANAGE YOUR PIPELINE

GROW YOUR BUSINESS

ABOUT US

EASY QUALIFIER

Show Me How >

LOAN INFORMATION

DRAG & DROP

YOUR FNMA 3.2 FILE HERE

Fields marked with * must be completed.

Broker *

Occupancy *

Primary Residence

Credit Score *

700

Commitment Period ?

Custom Lock

21

Loan Officer *

Property Type *

Single Family Residence

Monthly Income

\$

21 Day Lock Expires: 03/15/2021

Borrower Name *

Number Of Units *

1

Monthly Debt

\$

Compensation Payer Type

Lender Paid

Loan Type

Conventional

Property State *

Taxes (Annual)

\$

Documentation Type

Full

Escrow / Impound Waiver Type

No Waiver

Loan Amount *

\$

ZIP Code

HOI (Annual)

\$

Loan Term

30 Years

Second Loan Amount

\$ 0

County *

Finance Charges ?

\$

Flex Term

30 Years

Sales Price *

\$ 0

Financed Properties

1

☐ New Construction

☐ Waive Underwriting Fee

☐ First Time Home Buyer

☐ IPO 61 Incentive (W-2 Income Only) ?

Appraised Value *

\$ 0

LTV *

0.000 %

CLTV *

0.000 %

Purpose *

Purchase Home

Exact Rate Type

Target Price After Comp

Target Price After Comp ?

0.000 %

\$ 0.00

NOTES

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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.

812/1035949320/LoanApplication

UWM
UNITED WHOLESALE MORTGAGE

PRICE A LOAN MANAGE YOUR PIPELINE GROW YOUR BUSINESS ABOUT US

Ask UWM by typing any keyword or phrase

RESOURCES

OR CALL ACCOUNT

JOHN HOMEOWNER

Loan Status: Closing
Loan Number: 122102086
Property Address: 2935 Augusta Street, SAN LUIS OBISPO, California, 93401

VIRTUAL ECLOSE ELIGIBILITY

UCLOSE DASHBOARD

UCLOSE

Dashboard Invoice Schedule Fees Verify Post-Signing

NEXT STEP >>> Broker to Verify and Save Fees.

Closing is scheduled for March 10, 2021 at 02:00 PM
Last action taken: UWM Sent Invitation on March 08, 2021 at 08:47 AM.

EMAIL INVITE TO AGENT

Would you like to review the final closing package before allowing the title agent to view?
☐ Yes ☒ No

TITLE PREP **FINAL CLOSING PACKAGE** **DOCUMENT HISTORY**

VIEW GENERATE VIEW GENERATE CLOSING DOCUMENTS SUPPLEMENTAL DOCUMENTS

BREAKDOWN OF STEPS TO COMPLETE **EXPAND ALL**

Step	Status	Action
INVOICE	Complete	+
SCHEDULE	Complete	+
FEES	In Progress	+
VERIFY	In Progress	+

MENU **SUMMARY**

1003

Products & Pricing

Fees

AUS

Appraisal Manager

Document Manager

Closing Disclosure

Conditions

Closing Manager

UClose Readonly Previews

Date Tracking

Contacts

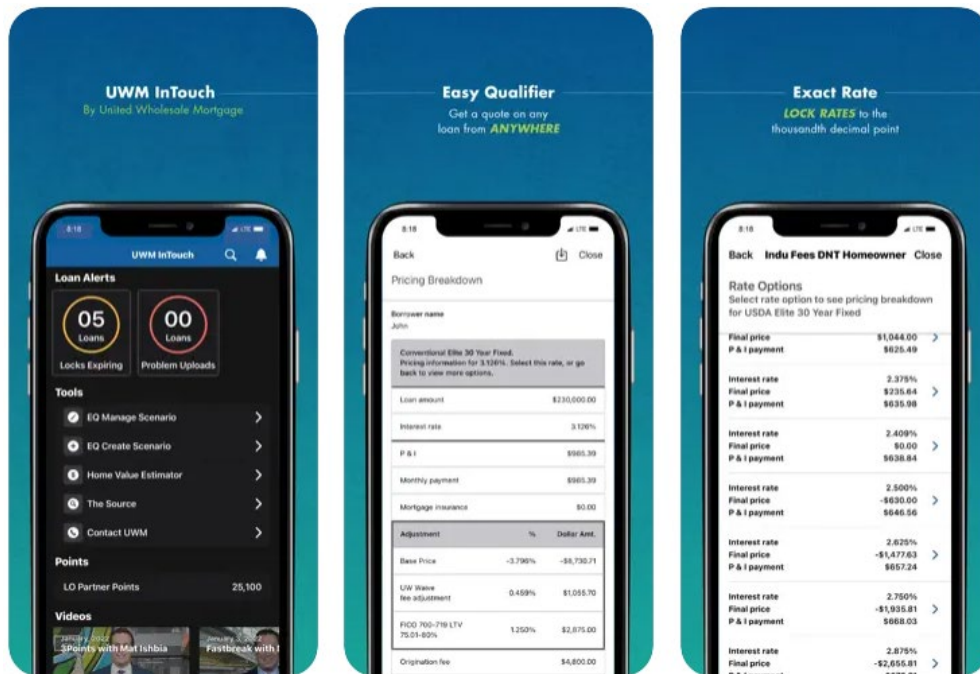
Request to Withdraw/Cancel Loan

UClose Help

NOTES

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.

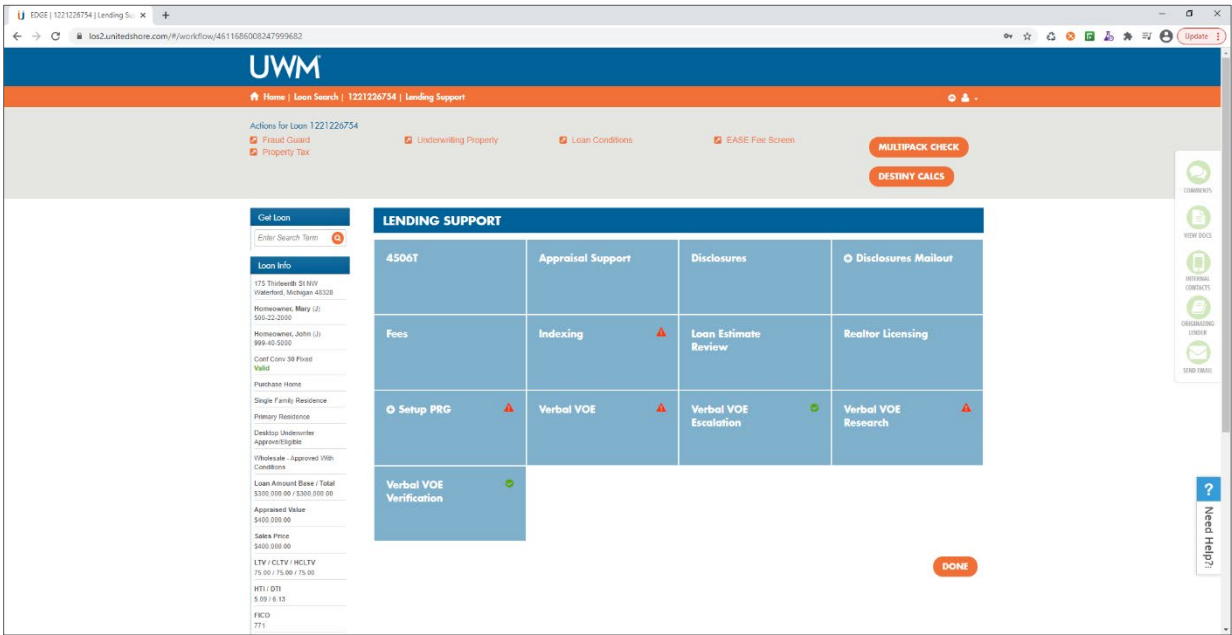
NOTES

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 ORIGATION 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.



UWM

Home | Loan Search | 1221226754 | Lending Support

Actions for Loan 1221226754

- ☒ Fraud Guard
- ☒ Property Tax
- ☒ Underwriting Property
- ☒ Loan Conditions
- ☒ EASE Fee Screen
- MULTIPACK CHECK**
- DESTINY CALCS**

LENDING SUPPORT

4506T	Appraisal Support	Disclosures	Disclosures Mailout
Fees	Indexing	Loan Estimate Review	Realtor Licensing
Setup PRG	Verbal VOE	Verbal VOE Escalation	Verbal VOE Research
Verbal VOE Verification			

DONE

Loan Info

175 Thilwell St NW
Warren, Michigan 48090
Homeowner: Mary (J)
905-22-2000
Homeowner: John (J)
905-40-5000
Coat Conv 38 Paved
Valid
Purchase Home
Single Family Residence
Primary Residence
Desktop Underwriter
Approved/Eligible
Wholesale - Approved VVOE
Conditions
Loan Amount Base / Total
\$300,000.00 / \$300,000.00
Appraised Value
\$400,000.00
Sales Price
\$400,000.00
LTV / CLTV / HCLTV
75.00 / 75.00 / 75.00
HTI / DTI
5.09 / 6.13
FICO
771

Need Help?

INTERNAL USE ONLY

NOTES

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.

The screenshot displays the DocHub interface for a folder named "1220246286 (Agnes DNT Homeowner)". The interface includes a top navigation bar with tabs for "Files Docs", "Notes", "Received Mail", "Sent Mail", and "Audit Log". Below this is a toolbar with "Upload", "Deliver To", and "Sort Mode" buttons. A search bar and a filter dropdown are also present. The main area is divided into two panes. The left pane shows a list of documents with columns for #, Document Name, Id, Condition Id, Annotations, Condition Alias, Pages, Revision Date, and Comment. The right pane shows a preview of a document titled "APPRAISAL OF REAL PROPERTY". The document includes a photo of a house, a "Date of Valuation" section, a "Location" section, and a "Table of Contents".

#	Document Name	Id	Condition Id	Annotations	Condition Alias	Pages	Revision Date	Comment
1	Do Not Use	360579779	0			2	Nov 04, 2020 04:00 PM	
2	203K Documents	365785030	0			2	Nov 03, 2020 09:42 PM	
3	Unknown	353922627	0			2	Aug 04, 2020 04:35 PM	Underwriting
4	Unknown	353549580	0			3	Oct 13, 2020 12:05 AM	Appraisal.pdf
5	50As Checklist	353549579	0			15	Oct 13, 2020 12:05 AM	
6	Loan Application	353549578	0			1	Oct 13, 2020 12:05 AM	Appraisal.pdf
7	Unknown	353549300	0			18	Oct 13, 2020 12:05 AM	
8	Loan Application	353549299	0			1	Oct 13, 2020 12:05 AM	
9	Unknown	353548596	0			19	Oct 13, 2020 12:05 AM	Appraisal.pdf
10	Unknown	353548299	0			1	Oct 26, 2020 09:15 PM	test.pdf
11	Unknown	342103668	0			19	Oct 13, 2020 12:05 AM	Appraisal.pdf
12	Automated Underwriting Feedback	314994292	0			19	Aug 27, 2020 09:58 PM	
13	Tangible Net Benefit	314989821	0			1	Aug 24, 2020 09:19 PM	
14	203K Documents	314989820	0			1	Aug 24, 2020 09:19 PM	
15	Appraisal	314989359	0			19	Aug 27, 2020 09:24 PM	
16	Loan Application	312950851	0			6	Aug 24, 2020 09:19 PM	
17	Tax Returns	312950850	0			8	Aug 24, 2020 09:19 PM	
18	Name Affidavit Signature Affidavit	312950849	0			2	Aug 24, 2020 09:19 PM	
19	Equal Credit Opportunity Act Notice	312950848	0			2	Aug 24, 2020 09:19 PM	
20	Security Instrument	312950847	0			14	Aug 24, 2020 09:19 PM	
21	First Payment Letter	312950846	0			1	Aug 24, 2020 09:19 PM	
22	Document Checklist	312950845	0			1	Aug 24, 2020 09:19 PM	
23	Errors and Omissions Compliance Agreement	312950844	0			1	Aug 24, 2020 09:19 PM	
24	Settlement Statement	312950843	0			1	Aug 24, 2020 09:19 PM	
25	Closing Disclosure	312950842	0			5	Aug 24, 2020 09:19 PM	
26	Borrowers Loan Options	312950841	0			2	Aug 24, 2020 09:19 PM	
27	IRS Request for Copy of Tax Form 4506	312950840	0			6	Aug 24, 2020 09:19 PM	
28	Contact Information Sheet	312950839	0			1	Aug 24, 2020 09:19 PM	
29	Flood Hazard Area Notice	312950838	0			1	Aug 24, 2020 09:19 PM	
30	Disclosure	312950837	0			1	Aug 24, 2020 09:19 PM	
31	Power Of Attorney	312950836	0			1	Aug 24, 2020 09:19 PM	

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.