



SYSTEMS FOUNDATIONS

PARTICIPANT GUIDE

TABLE OF CONTENTS

BORROWER-FACING SYSTEMS	3
EXERCISE.....	4
BROKER-FACING SYSTEMS.....	4
EASE	5
EXERCISE.....	7
UCLOSE 3.0.....	7
INTOUCH	8
BRAND 360.....	8
UWM-FACING SYSTEMS	9
LOAN ORIGINATION SYSTEMS (LOS) 1 AND 2	9
UNDERWRITING TOOLS.....	10
DESTINY.....	10

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.

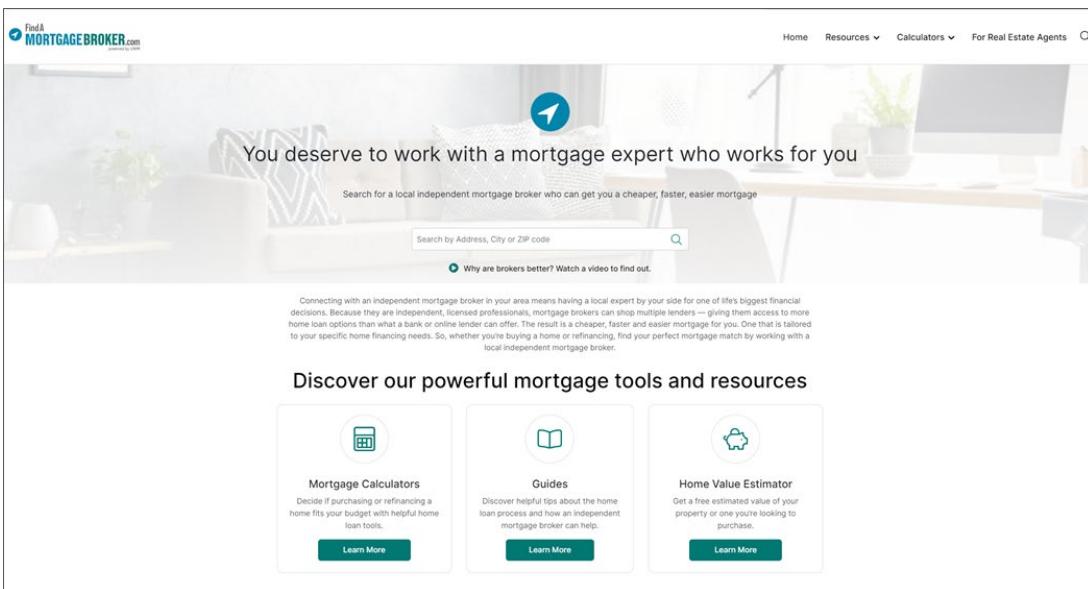
The training module that you will complete online will teach you about some of the key systems used at UWM, who uses the systems, and how each system ties into the life of a loan. You can use this Participant Guide to follow along with the training and take notes.

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.



The screenshot shows the homepage of FindAMortgageBroker.com. At the top, there's a navigation bar with links for Home, Resources, Calculators, For Real Estate Agents, and a search icon. The main headline reads "You deserve to work with a mortgage expert who works for you". Below this is a search bar labeled "Search for a local independent mortgage broker who can get you a cheaper, faster, easier mortgage". A button below the search bar says "Why are brokers better? Watch a video to find out.". A detailed paragraph explains the benefits of working with an independent mortgage broker. Further down, a section titled "Discover our powerful mortgage tools and resources" features three cards: "Mortgage Calculators" (with a calculator icon), "Guides" (with a book icon), and "Home Value Estimator" (with a house icon). Each card includes a brief description and a "Learn More" button.

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.

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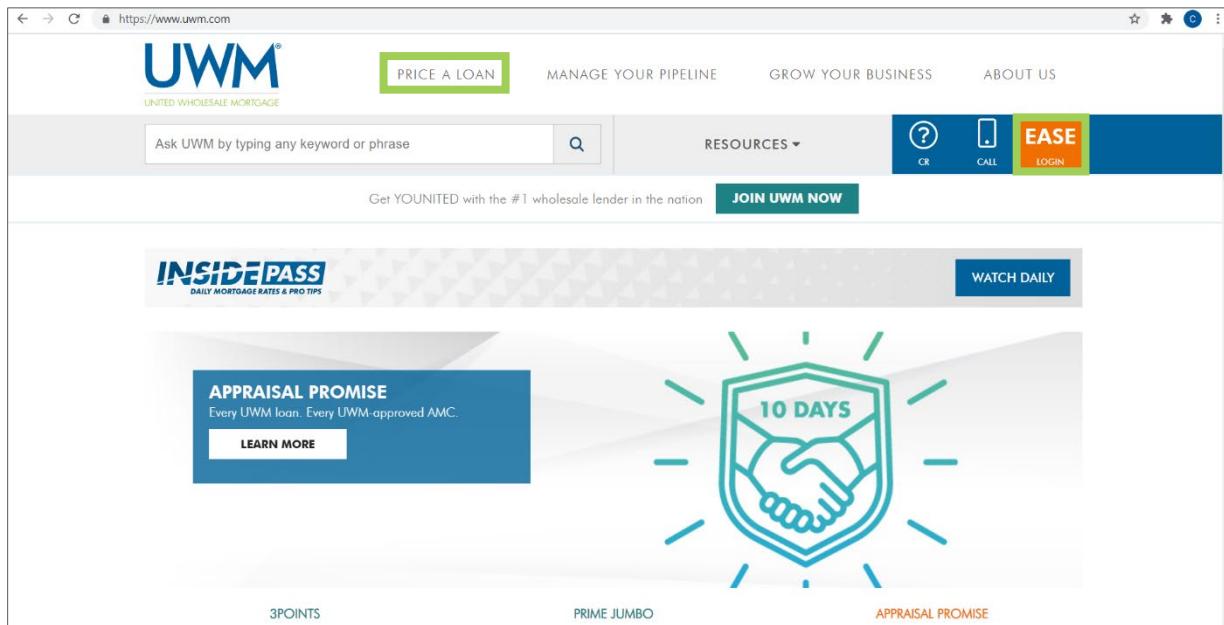
BROKER-FACING SYSTEMS

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

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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!


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 *	Credit Score *	Commitment Period ?
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> Custom Lock <input type="button" value="21"/>
Loan Officer *	Property Type *	Monthly Income	21 Day Lock Expires: 03/15/2021
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Borrower Name *	Number Of Units *	Monthly Debt	Compensation Payer Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> Lender Paid
Loan Type	Property State *	Taxes (Annual)	Documentation Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> Full
Loan Amount *	ZIP Code	HOI (Annual)	Escrow / Impound Waiver Type
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> No Waiver
Second Loan Amount	County *	Finance Charges ?	Loan Term
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> 30 Years
Sales Price *	Financed Properties	<input type="checkbox"/> New Construction	Flex Term
<input type="text"/>	<input type="text"/>		<input type="text"/> 30 Years
Appraised Value *			<input type="checkbox"/> Waive Underwriting Fee
<input type="text"/>			<input type="checkbox"/> First Time Home Buyer
LTV *			<input type="checkbox"/> IPO 61 Incentive (W-2 Income Only) ?
<input type="text"/>			<input type="checkbox"/> Exact Rate Type
CLTV *			<input type="text"/> Target Price After Comp
<input type="text"/>			<input type="text"/> Target Price After Comp ?
Purpose *			<input type="text"/> 0.000 % <input type="text"/> \$ 0.00
<input type="text"/>			

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EXERCISE

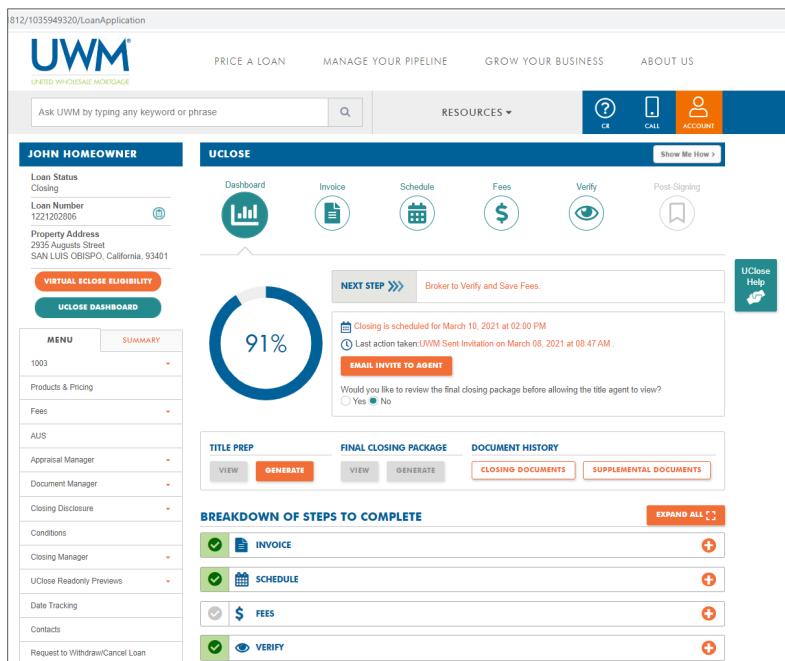
Go to UWM.com and click on the orange EASE button on the top right corner. It should log you in automatically. Ask your trainer for help if you are unable to log in. Tour the website so that you can see the types of tools that our brokers can access using our UWM systems.

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.



The screenshot displays the UClose 3.0 dashboard for a loan application. At the top, there's a search bar with placeholder text "Ask UWM by typing any keyword or phrase". Below the search bar are navigation links: PRICE A LOAN, MANAGE YOUR PIPELINE, GROW YOUR BUSINESS, and ABOUT US. On the far right, there are three icons: a question mark (Help), a phone (Call), and a user profile (Account). A "Show Me How" button is also present.

The main dashboard area features a "JOHN HOMEOWNER" section with loan details: Status (Closing), Loan Number (1221020806), and Property Address (2335 Augusta Street, SAN LOIS OBISPO, California, 93401). Below this is a "UCLOSE DASHBOARD" section with a "VIRTUAL CLOSE ELIGIBILITY" button and a "UCLOSE DASHBOARD" button.

The central part of the dashboard includes a large circular progress indicator showing "91%" completion. To the right of the progress bar, a "NEXT STEP" button leads to "Broker to Verify and Save Fees". Below this, a message states "Closing is scheduled for March 10, 2021 at 02:00 PM" and "Last action taken: UWM Sent Invitation on March 08, 2021 at 08:47 AM". There's also a "EMAIL INVITE TO AGENT" button and a question about reviewing the final closing package.

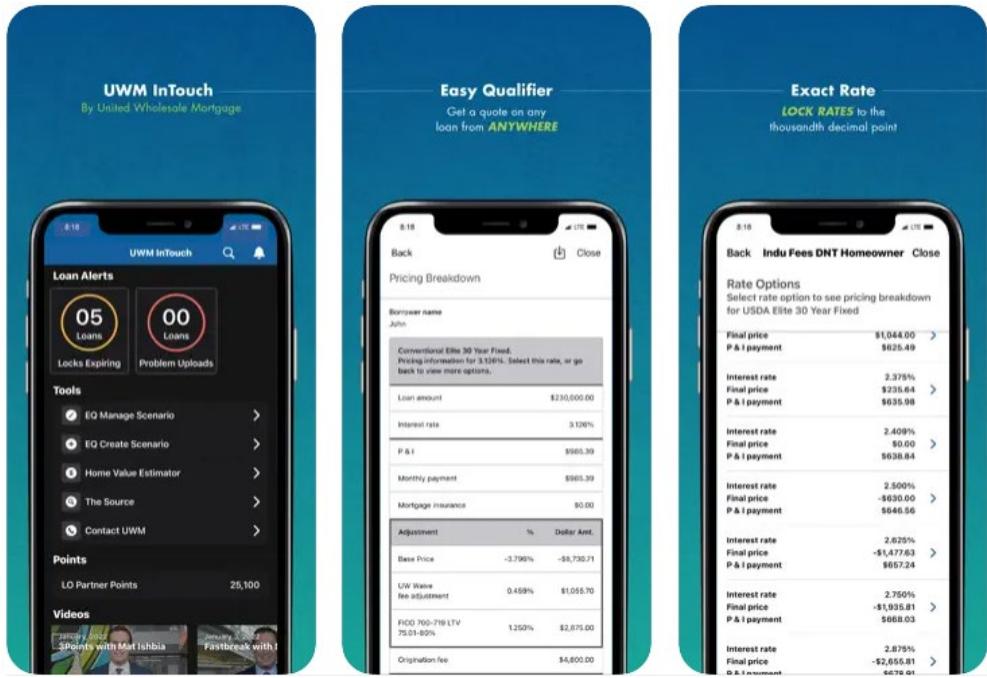
Below the progress bar, there are sections for "TITLE PREP", "FINAL CLOSING PACKAGE", and "DOCUMENT HISTORY". Under "TITLE PREP", there are "VIEW" and "GENERATE" buttons. Under "FINAL CLOSING PACKAGE", there are "VIEW" and "GENERATE" buttons. Under "DOCUMENT HISTORY", there are "CLOSING DOCUMENTS" and "SUPPLEMENTAL DOCUMENTS" buttons.

At the bottom, a "BREAKDOWN OF STEPS TO COMPLETE" section lists four items: "INVOICE" (checkmark), "SCHEDULE" (checkmark), "FEES" (checkbox), and "VERIFY" (checkbox). Each item has a plus sign icon to its right.

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.

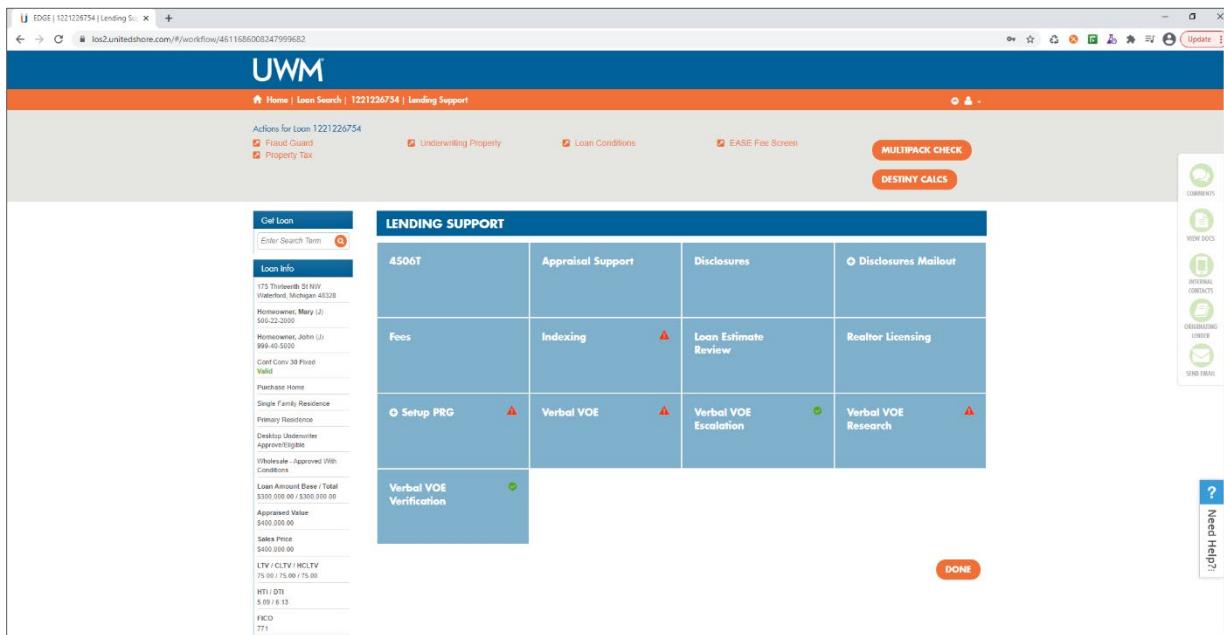
NOTES

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 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.



The screenshot shows the UWM Lending Support interface. On the left, there is a sidebar with sections for 'Get Loan' (containing 'Enter Search Term'), 'Loan Info' (listing address, homeowner names, and contact info), and 'Fees' (listing setup fees). The main area is titled 'LENDING SUPPORT' and contains a grid of tasks:

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

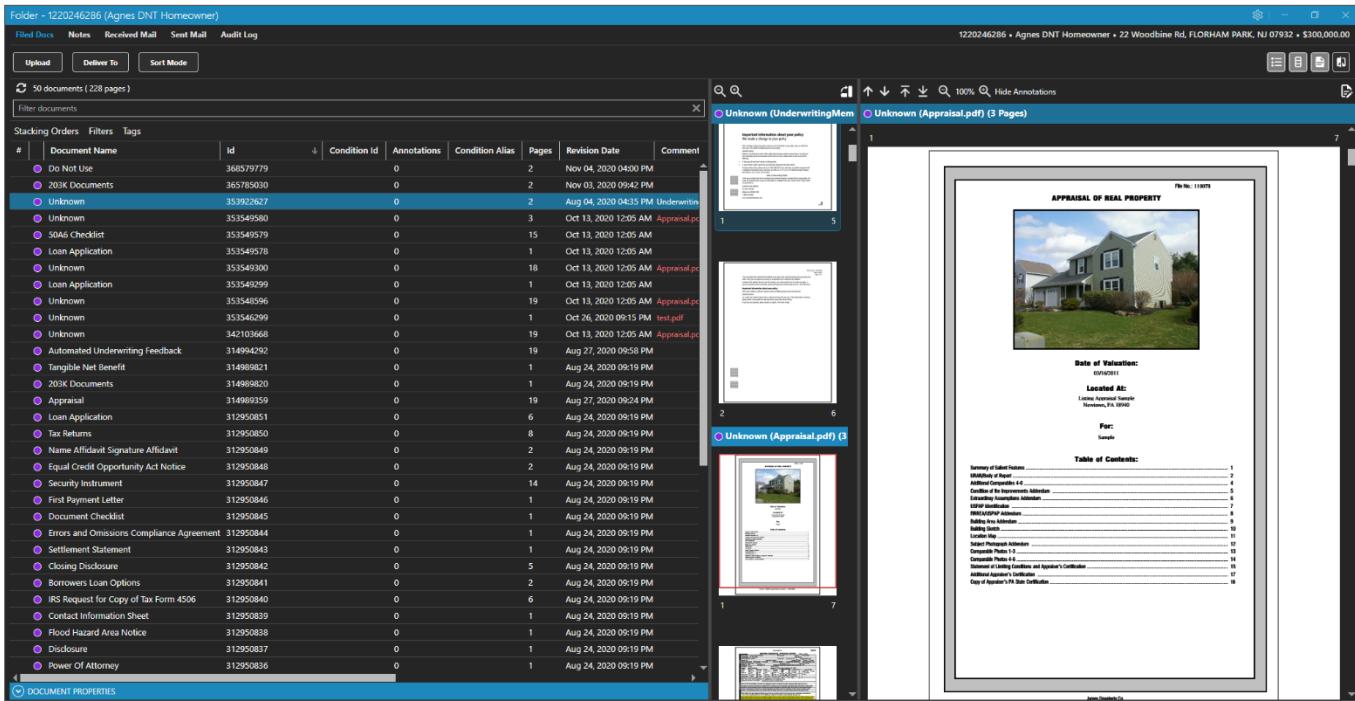
On the right side, there is a vertical toolbar with icons for 'COMMENTS', 'VIEW DOCS', 'INTERNAL CONTACTS', 'ORIGINATING LOAN', and 'SEND EMAIL'. A 'DONE' button is located at the bottom right of the grid area.

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 shows the DocHub application interface. On the left, a sidebar lists various document types such as 'Do Not Use', '203K Documents', 'Unknown', '504s Checklist', 'Loan Application', 'Appraisal', etc., each with a corresponding icon and a list of document IDs. In the center, a main pane displays a preview of an appraisal document titled 'Unknown (Appraisal.pdf)' with three pages. The preview includes a thumbnail of the document's cover page showing a house and the title 'APPRAISAL OF REAL PROPERTY'. Below the preview, there is a table of contents for the appraisal report.

INTERNAL USE ONLY

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.