

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.

blink+

REPOWER MORTGAGE, LLC

Pipeline

Create Loan

Pricing

Admin

My Account

Pipeline

View

Loans

Status

Active

Include

All Loans

From

To

View address by

All

Filter loans by

Loan Number

Loan #	Status	Application Submitted Date	Borrower(s)	Purpose	Address	Status	Messages	Conditions	Loan Officer	Send To
YVMFG4QC	7/24/2023	7/24/2023	Alice Firstimer	Purchase	1 Loan Ln Irvine, CA 92618	Loan Approval / Chose Loan	Messages	Conditions	Sara Ayesha	<div>UWM</div> <div>3.4</div>
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	<div>UWM</div> <div>3.4</div>
2ESBQH7Q	7/24/2023	7/24/2023	Alice Firstimer	Purchase	7811 Mandarin Dr Irvine, CA 92618	Loan Approval / Submitted Application	Messages	Conditions	Sara Ayesha	<div>UWM</div> <div>3.4</div>
WBGKJUNQ	7/24/2023	7/24/2023	Alice Firstimer	Purchase	1 Dovecreek Irvine, CA 92618	Loan Approval / Submitted Application	Messages	Conditions	Sara Ayesha	<div>UWM</div> <div>3.4</div>
E7URAYLK	7/24/2023	7/24/2023	Endof July Testcase	Purchase	TBD Beverly Hills, CA 90210	Loan Approval / Submitted Application	Messages	Conditions	Marco D'Aristotle	<div>UWM</div> <div>3.4</div>

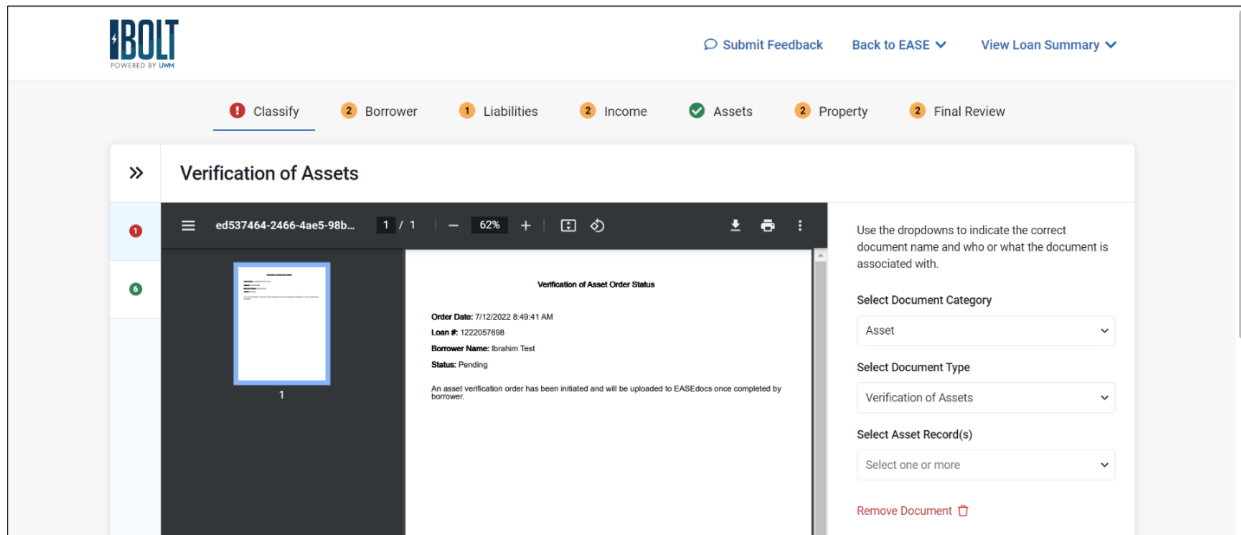
Click to open the [Blink+ User Guide](#).

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 interface with the 'Verification of Assets' section active. The top navigation bar includes 'Submit Feedback', 'Back to EASE', and 'View Loan Summary'. Below this is a progress bar with steps: 1. Classify, 2. Borrower, 1. Liabilities, 2. Income, 3. Assets (highlighted), 2. Property, and 2. Final Review. The main content area is titled 'Verification of Assets' and displays a document viewer for 'ed537464-2466-4ae5-98b...'. The document is titled 'Verification of Asset Order Status' and contains the following information:

- Order Date: 7/12/2022 8:49:41 AM
- Loan #: 122057698
- Borrower Name: Ibrahim Test
- Status: Pending

Below this information, a message states: 'An asset verification order has been initiated and will be uploaded to EASEdocs once completed by borrower.' To the right of the document viewer, there are three dropdown menus for selection:

- Select Document Category: Asset
- Select Document Type: Verification of Assets
- Select Asset Record(s): Select one or more

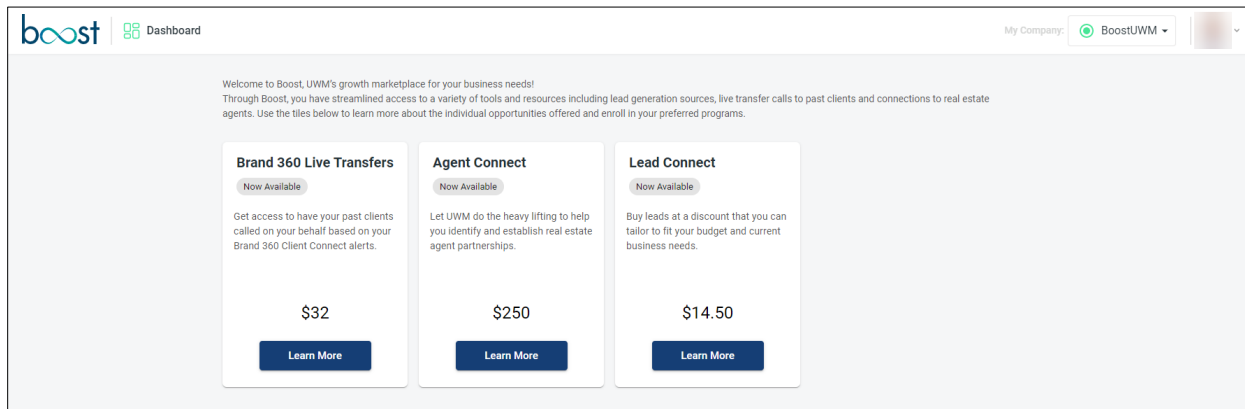
At the bottom right, there is a 'Remove Document' button with a trash icon.

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

BOOST

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

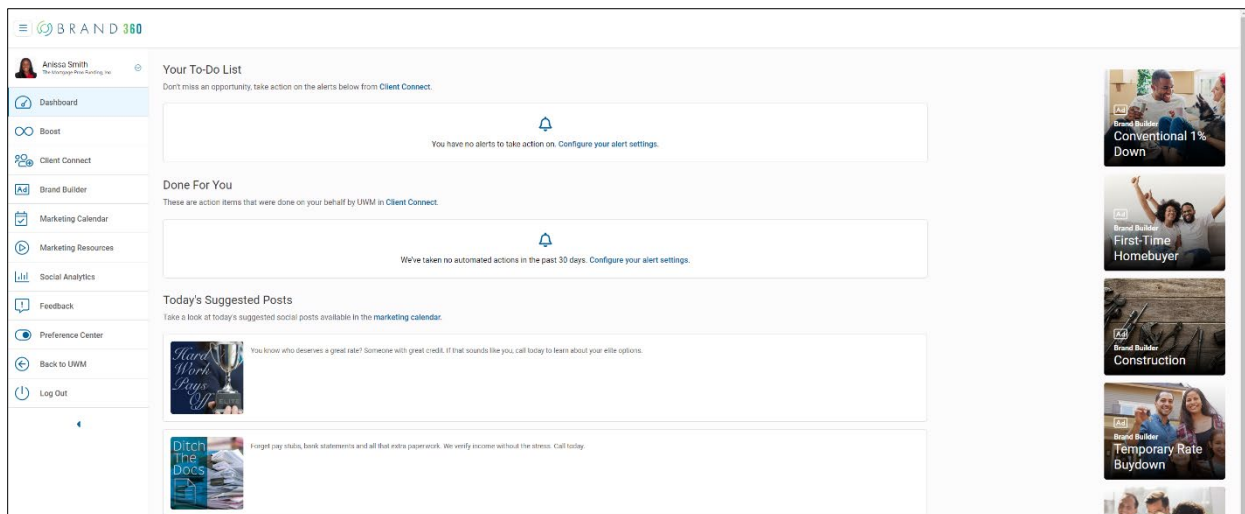
- **Brand 360 Live Transfers:** Lets you hire virtual assistants to monitor the client alerts you've chosen in Brand 360, call clients on your behalf based on those alerts, and live transfer those calls back to you.
- **Agent Connect:** Lets you establish real estate agent partnerships.
- **Lead Connect:**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



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.



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

FEEDBACK ACCOUNT

Choose A Report

Enter Broker Shop ID

start date *

end date *

Refresh

Funded

Funded

MI0000

03/25/2023

04/25/2023

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	Firstimer	Alice Firstimer	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

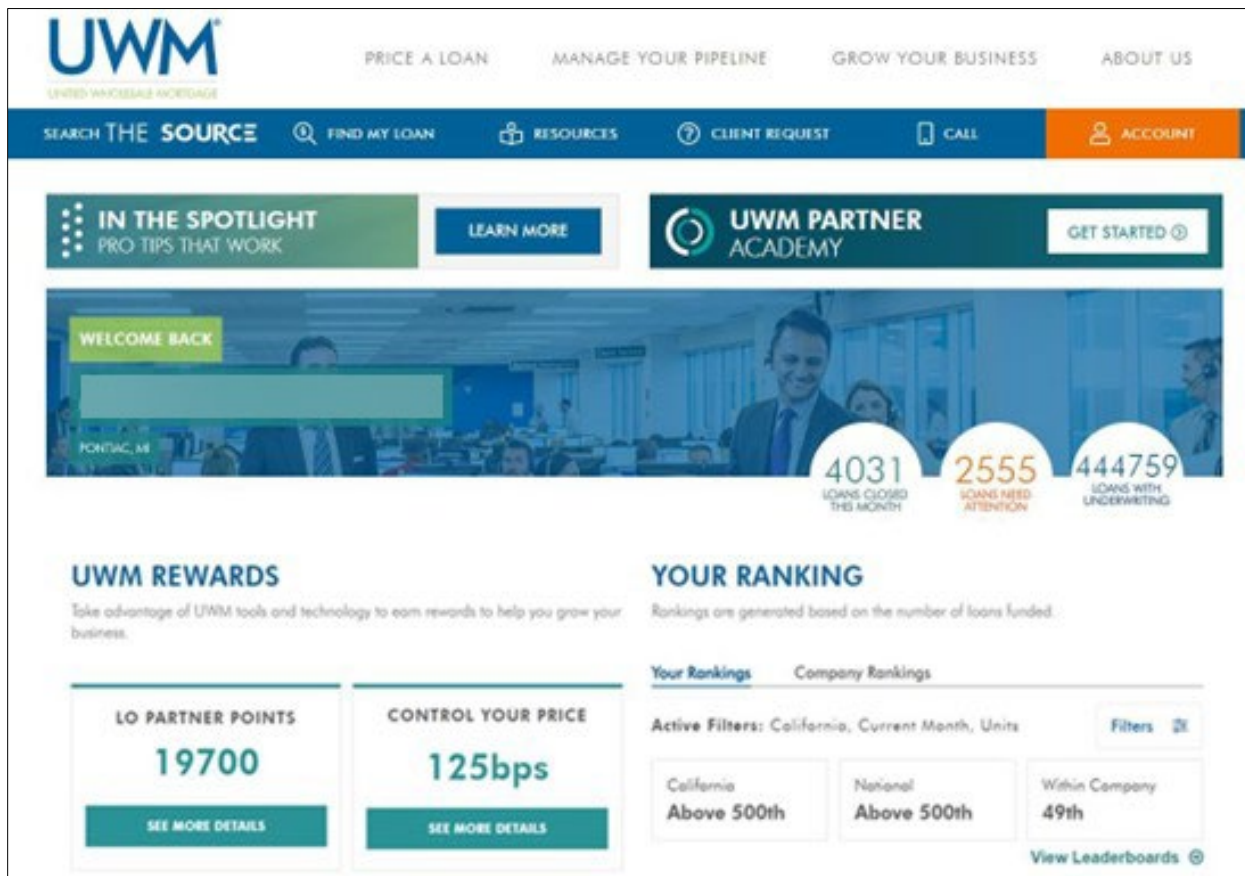
Click to open the [Broker Rankings User Guide](#).

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.



The screenshot shows the UWM Partner Dashboard. At the top is the UWM logo and navigation links: PRICE A LOAN, MANAGE YOUR PIPELINE, GROW YOUR BUSINESS, and ABOUT US. Below this is a secondary navigation bar with links: SEARCH THE SOURCE, FIND MY LOAN, RESOURCES, CLIENT REQUEST, CALL, and ACCOUNT. The main content area features several sections:

- IN THE SPOTLIGHT**: A green box with the text "PRO TIPS THAT WORK" and a "LEARN MORE" button.
- UWM PARTNER ACADEMY**: A dark blue box with a "GET STARTED" button.
- WELCOME BACK**: A banner with a blurred image of people in an office and a "PONTIAC, MI" location tag.
- Performance Metrics**: Three circular icons showing:
 - 4031 LOANS CLOSED THIS MONTH
 - 2555 LOANS NEED ATTENTION
 - 444759 LOANS WITH UNDERWRITING
- UWM REWARDS**: A section titled "Take advantage of UWM tools and technology to earn rewards to help you grow your business." It contains two boxes:
 - LO PARTNER POINTS**: 19700, with a "SEE MORE DETAILS" button.
 - CONTROL YOUR PRICE**: 125bps, with a "SEE MORE DETAILS" button.
- YOUR RANKING**: A section titled "Rankings are generated based on the number of loans funded." It includes tabs for "Your Rankings" and "Company Rankings". Under "Your Rankings", it shows:
 - Active Filters: California, Current Month, Units
 - California: Above 500th
 - National: Above 500th
 - Within Company: 49th
 - A "View Leaderboards" link with a download icon.

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 ⓘ	⊘ None Required	⊘ None Required
RESERVES REQUIRED	⊘ None Required	⊘ None Required
LINKS	View DU Findings Alice Firstimer / 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](#).

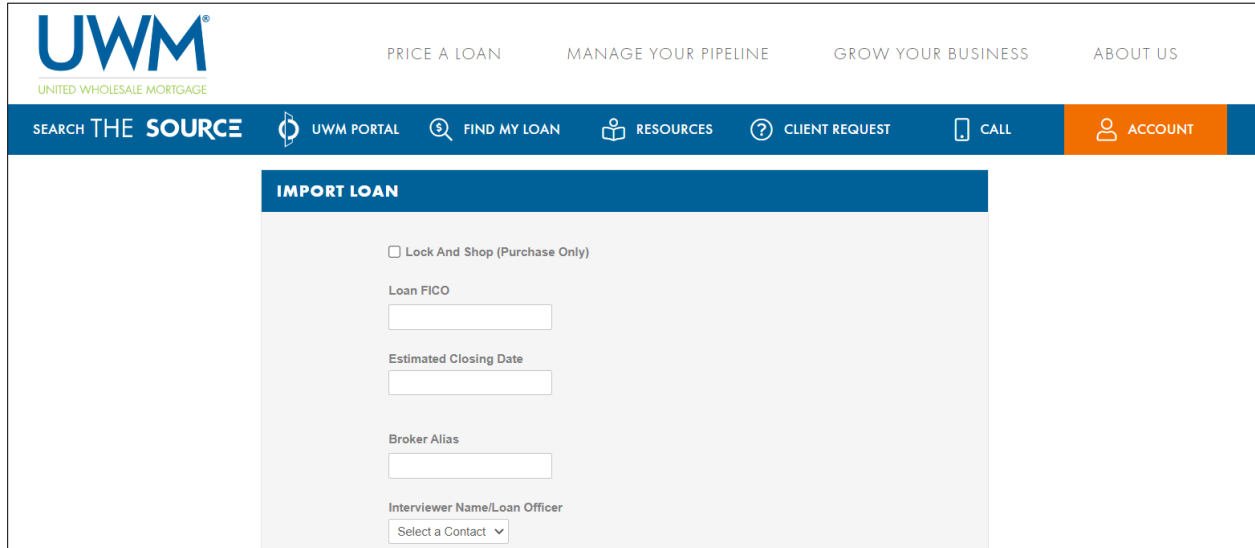
PRICE A LOAN

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

UWM [®] 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	↓	IMPORT LOAN Upload your file to start a loan now
%	UWM RATES Check out our rate sheet	\$	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.

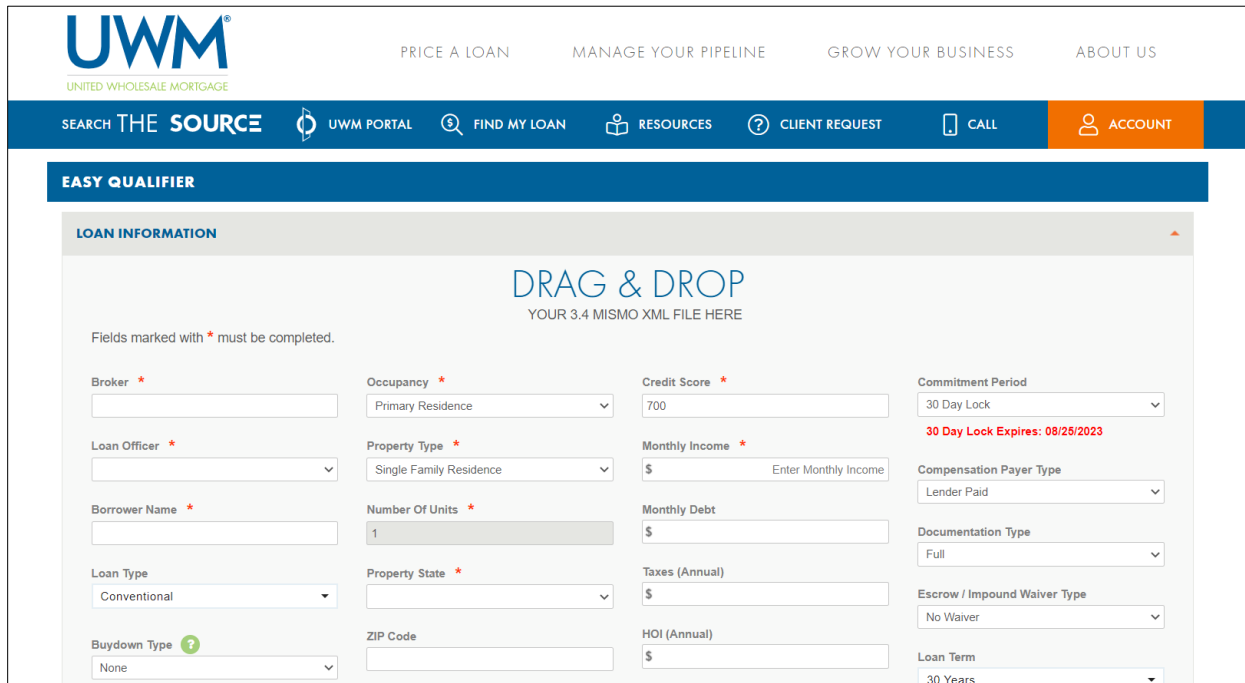


The screenshot shows the UWM Import Loan screen. The header includes the UWM logo and navigation links: PRICE A LOAN, MANAGE YOUR PIPELINE, GROW YOUR BUSINESS, and ABOUT US. Below the header is a blue navigation bar with icons and labels: SEARCH THE SOURCE, UWM PORTAL, FIND MY LOAN, RESOURCES, CLIENT REQUEST, CALL, and ACCOUNT. The main content area is titled "IMPORT LOAN" and contains a form with the following fields:

- ☐ Lock And Shop (Purchase Only)
- Loan FICO:
- Estimated Closing Date:
- Broker Alias:
- Interviewer Name/Loan Officer:
- 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 UWM Easy Qualifier screen. The header is identical to the Import Loan screen. The main content area is titled "EASY QUALIFIER" and contains a "LOAN INFORMATION" section. At the top of this section is a "DRAG & DROP" area with the text "YOUR 3.4 MISMO XML FILE HERE". Below this is a note: "Fields marked with * must be completed." The form is organized into a grid of fields:

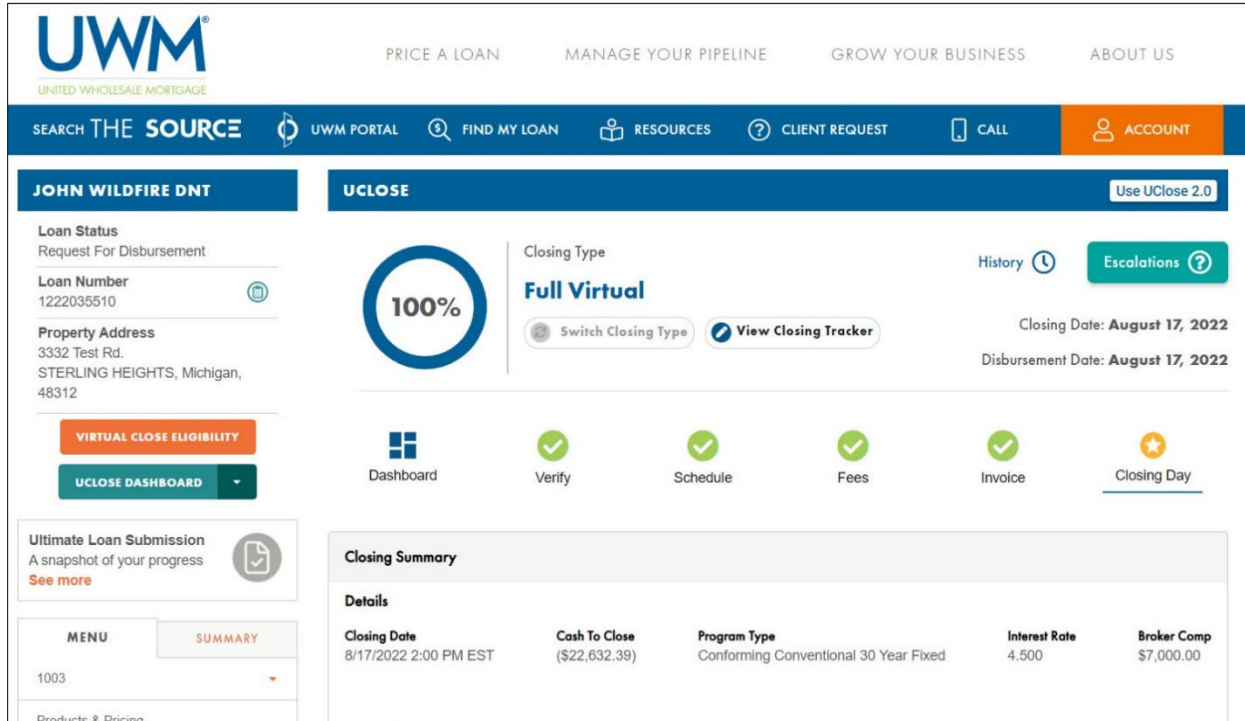
- Broker ***:
- Occupancy ***:
- Credit Score ***:
- Commitment Period**:
- Loan Officer ***:
- Property Type ***:
- Monthly Income ***: Enter Monthly Income
- 30 Day Lock Expires: 08/25/2023**
- Borrower Name ***:
- Number Of Units ***:
- Monthly Debt**:
- Compensation Payer Type**:
- Loan Type**:
- Property State ***:
- Taxes (Annual)**:
- Documentation Type**:
- Escrow / Impound Waiver Type**:
- Buydown Type ?**:
- ZIP Code**:
- HOI (Annual)**:
- Loan Term**:

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.



UWM
UNITED WHOLESALE MORTGAGE

PRICE A LOAN MANAGE YOUR PIPELINE GROW YOUR BUSINESS ABOUT US

SEARCH THE SOURCE UWM PORTAL FIND MY LOAN RESOURCES CLIENT REQUEST CALL ACCOUNT

JOHN WILDFIRE DNT **UCLOSE** Use UClose 2.0

Loan Status
Request For Disbursement

Loan Number
1222035510

Property Address
3332 Test Rd.
STERLING HEIGHTS, Michigan,
48312

VIRTUAL CLOSE ELIGIBILITY

UCLOSE DASHBOARD

Ultimate Loan Submission
A snapshot of your progress
[See more](#)

MENU **SUMMARY**

1003

Products & Pricing

Closing Type
Full Virtual

Switch Closing Type View Closing Tracker

History Escalations

Closing Date: **August 17, 2022**
Disbursement Date: **August 17, 2022**

Closing Summary


Details

Closing Date	Cash To Close	Program Type	Interest Rate	Broker Comp
8/17/2022 2:00 PM EST	(\$22,632.39)	Conforming Conventional 30 Year Fixed	4.500	\$7,000.00

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.



UNITED WHOLESALE MORTGAGE

[PRICE A LOAN](#)
[START A LOAN](#)
[MANAGE YOUR PIPELINE](#)
[GROW YOUR BUSINESS](#)

Loan Status

Approved With Conditions

Loan Number

Property Address

VIRTUAL ECLOSE ELIGIBILITY

MENU

SUMMARY

1003

Products & Pricing

Fees

AUS

Appraisal Manager

Document Manager

Closing Disclosure

Conditions

Date Tracking

Contacts

Comments

Amortization

Loan Calendar

CONDITIONS

EXPAND ALL

PRINT

NOT CLEARED CONDITIONS

CLEARED CONDITIONS

ALL CONDITIONS

NOTE: Your Estimated Closing Date is December 02, 2020. An accurate Estimated Closing Date may prevent delays in Closing and/or Employment Verification (if applicable.)

Please select an option from the Category/Document Type drop-down. 100% of all outstanding conditions, or 100% of one or more categories (Senior Underwriter, Underwriter II, Project Review and/or Disclosures/Compliance) must be provided in order to have the appropriate team member review your upload.

Category / Document Type

☐ Apply Fast Pass

-- SELECT ONE --

1 MASTER

2069 Appraisal: If this is yours please See Geoffrey Griest and/or Mauro Stst - 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 .

0 / 2 SENIOR UNDERWRITER (PTD)

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 .

0 / 7 UNDERWRITER II (PTD)

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). Any large deposits (greater than 50% of total qualification 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

History

Monthly

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

1223047852

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

SUMMARY

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

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](#).

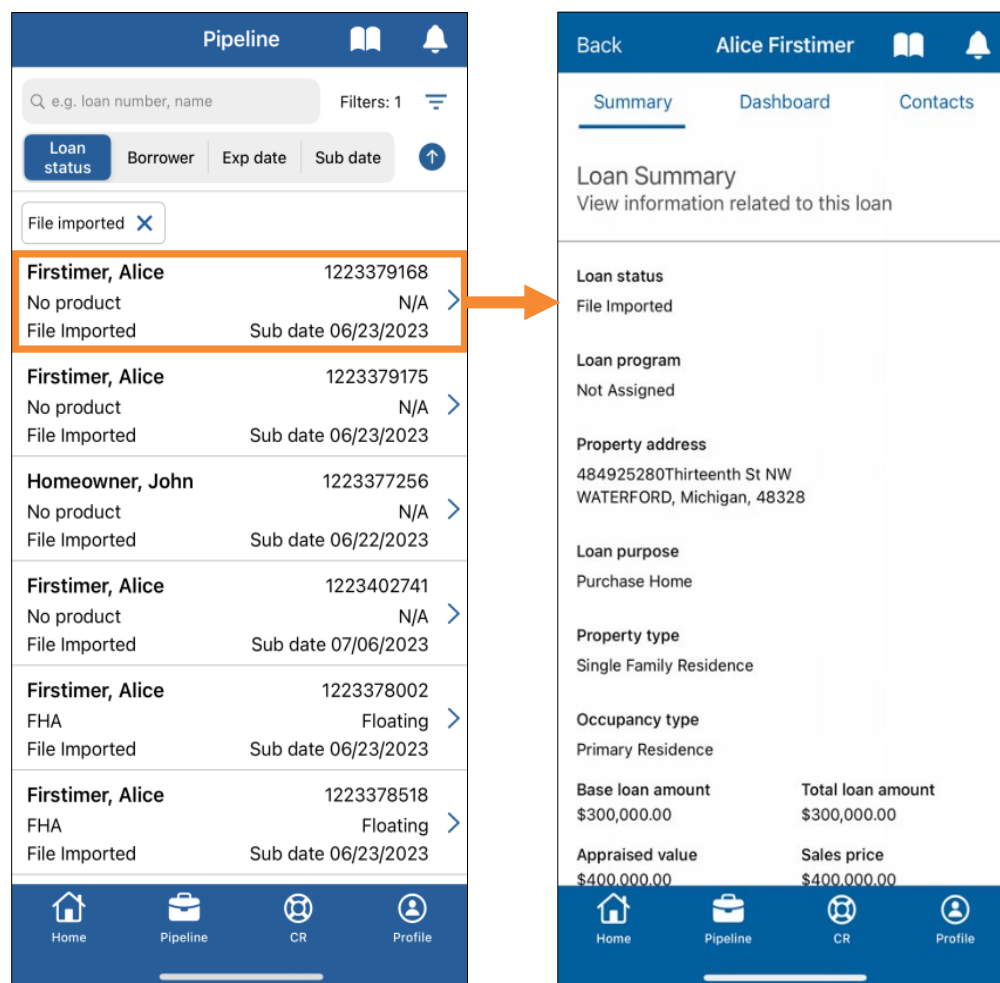
UWM INTOUCH

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).



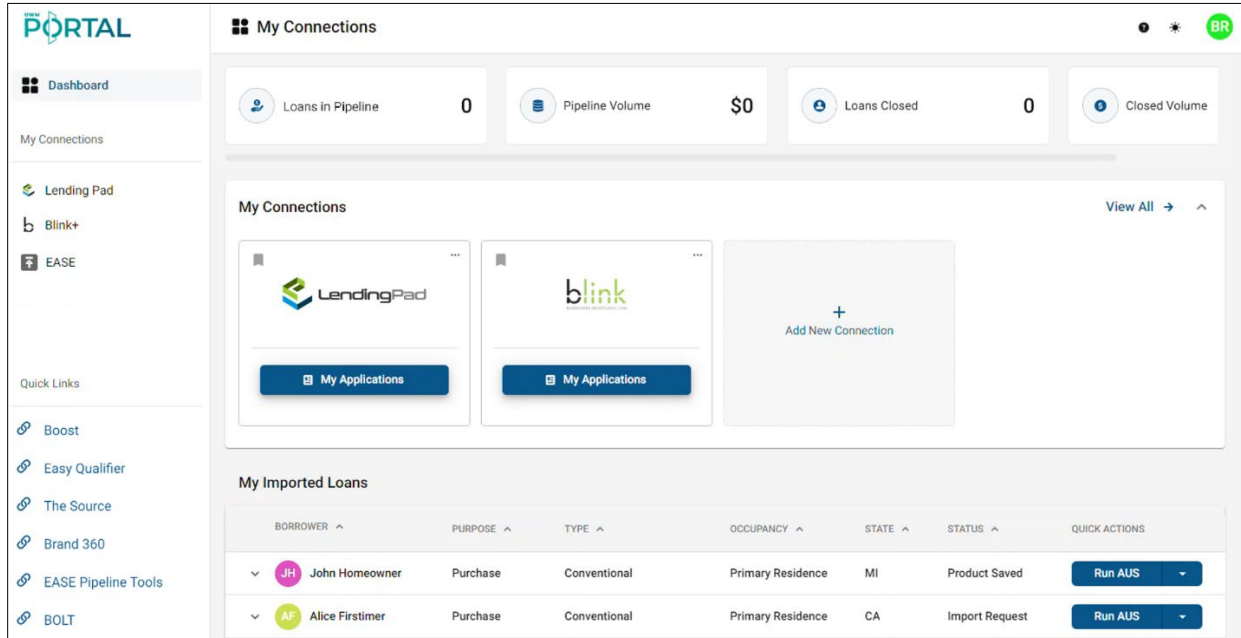
Click to open the [UWM InTouch User Guide](#).

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.



UWM PORTAL

My Connections

Loans in Pipeline: 0 | Pipeline Volume: \$0 | Loans Closed: 0 | Closed Volume: 0

My Connections

View All →

My Imported Loans

BORROWER	PURPOSE	TYPE	OCCUPANCY	STATE	STATUS	QUICK ACTIONS
JH John Homeowner	Purchase	Conventional	Primary Residence	MI	Product Saved	Run AUS
AF Alice Firsttimer	Purchase	Conventional	Primary Residence	CA	Import Request	Run AUS

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.