

# THE SOURCE

## Control Your Price

Control Your Price gives you the power to grow your business by earning up to 480bps per quarter to use for pricing enhancements on eligible loans.

## PARAMETERS

- Conventional, Government and Non-Agency (Non-QM and HELOCs) loans
  - Not eligible on Florida Hometown Heroes loans
- Can be applied to both Broker and Correspondent loans
- Control Your Price bps cannot exceed 40bps per loan
- Up to 150bps can rollover into the next quarter
  - If more than 150bps are left at end of a quarter, 150bps will remain and any excess will be lost
  - If less than 150bps are left at end of a quarter, all bps will remain



## HOW TO EARN CONTROL YOUR PRICE BPS

- LOs that achieve PRO Elite 140 in the prior month will be awarded **120bps** at the beginning of the month
  - For those who achieve PRO Elite 140 **all three months of the quarter** will be awarded an **additional 120bps**
- LOs that achieve PRO Elite 120 or PRO Elite 100 in the prior month will be awarded **60bps** at the beginning of the month
  - For those who achieve PRO Elite 120 or PRO Elite 100 **all three months of the quarter** will be awarded an **additional 60bps**
- LOs that achieve PRO Elite in the prior month will be awarded **30bps** at the beginning of the month.

- For those who achieve PRO Elite **all three months of the quarter** will be awarded an **additional 30bps**
- LOs can earn up to **480bps** in a quarter.
- Bps will be shown on the Control Your Price dashboard in EASE on the first business day of the month.

### Examples:

If you achieve PRO Elite status in October, PRO Elite 120 in November, and PRO Elite in December, you will earn 30 Control Your Price bps in October, 60 Control Your Price bps in November and 30 Control Your Price bps in December, totaling 120bps for the next quarter.

If you achieve PRO Elite 140 status in April, May and June, you will earn 120 Control Your Price bps each month, plus an additional 120bps, totaling 480bps for the next quarter.

## HOW TO REDEEM

### FLOATED LOANS

- Go to your Pipeline and select the loan you want to add Control Your Price bps to
- Go to the Products and Pricing screen
- Click Add Pricing Incentive(s) button to select how many bps you'd like to apply to the loan estimate
  - You can add up to 40 Control Your Price bps per loan
  - Clients are responsible for ensuring they have enough Control Your Price available in their bank before applying as EASE will NOT verify bps availability
- Select Get Products and valid product results will show
- Control Your Price incentive appears in the pricing breakdown
- Click Float and Control Your Price incentive appears as an adjustment in pricing breakdown of the float confirmation screen

**NOTE:** When initial lock action is being submitted and Control Your Price was previously floated, the incentive bps WILL NOT carry over and appear in pricing breakdown. You will need to submit the Control Your Price incentive at the time of Initial Lock.

### LOCKED LOANS

- Go to your Pipeline and select the loan you want to enhance

- Go to the Products and Pricing screen
- Choose the numbers of bps you'd like to apply by clicking the **Control Your Price** button
  - You can add up to 40 Control Your Price bps per loan
- After initial lock, additional Control Your Price bps can be applied as long as the 40bps cap has not been exceeded

**Example:** 30 bps were applied at initial lock. An additional 10bps can be applied after initial lock for a total of 40 Control Your Price bps.

**Example:** 15bps were applied at initial lock. An additional 25 bps can be applied after initial lock for a total of 40 Control your Price bps.

## CONTROL YOUR PRICE MATCH

Control Your Price Match is only available on Non-Agency **Jumbo** loans. UWM will either double or triple the Control Your Price bps applied on the loan.

- Eligible Products:
  - **Jumbo** 30-Year Fixed – Purple
  - **Jumbo** 30-Year Fixed – Blue
  - **Jumbo** 30-Year Fixed – Green
  - **Jumbo** 30-Year Fixed – Pink
  - **Jumbo** 30-Year Fixed – Yellow
  - **Jumbo** 15-Year Fixed – White
  - Prime **Jumbo** Max ARMs
  - Prime **Jumbo** ARMs
  - Prime **Jumbo** Interest Only
- This is only applicable to loans with broker compensation payments of \$10,000 or less
  - Broker compensation greater than \$10,000 = No Control Your Price bps match
  - Broker compensation between \$5,001-\$10,000 = UWM will match the amount of bps applied for a doubled total (up to 80bps total)
  - Broker compensation of \$5,000 or less = UWM will 2x match the amount of bps applied for a tripled total (up to 120bps total)

**Example:** Compensation is \$7,500 and 37 Control Your Price bps have been applied to the loan. UWM will match an additional 37bps for a doubled total of 74 Control Your Price bps.

**Example:** Compensation is \$3,500 and 30 Control Your Price bps have been applied to the loan. UWM will match an additional 60bps for a tripled total of 90 Control Your Price bps.

- To have the Control Your Price bps match applied to Non-Agency **Jumbo** loans, clients must:
  - Apply Control Your Price bps to a **Jumbo** loan at initial lock – max 40bps
  - Submit a CR (preferred) to the lock desk or email a request to the Lock Desk (ldesk@uwm.com) asking for a Control Your Price match
- Once submitted, the Lock Desk will:
  - Review the lock and confirm the product is eligible
  - Review compensation and confirm it meets the criteria
  - Apply additional Control Your Price bps to the lock as a separate LLPA titled CYP Match
  - Respond to the broker's request, add the AE and confirm application

## CONTROL YOUR PRICE REFUNDS

If Control Your Price is applied on a loan, the bps may be considered for a refund if the following occurs:

1. Loan is rejected
2. Loan was withdrawn
3. Borrower does not move forward with loan

- The bps will be refunded and automatically applied back to your Control Your Price bps reserve
  - Please allow for an average of four business days for the refund to appear
    - If your Control Your Prices bps has not been refunded after four business days contact the Lock Desk (ldesk@uwm.com). Eligibility for the return will be verified and a ticket will be submitted
- Refunds are not eligible on Lock Transfers
- Refunds applied at the end of each quarter will not carry over to the next quarter

## CONTROL YOUR PRICE DASHBOARD

The **Control Your Price** Earn screen explains how you earn Control Your Price bps through PRO Rankings as well as how you can use the earned bps.

# Control Your Price

[Open CYP Dashboard →](#)

AVAILABLE BALANCE

**0**bps

EXPIRATION\*

**June 30th**

Q2 PRO ELITE STREAK



April



May



June

\*Maximum rollover of 150bps per quarter

## Earn bps And Boost Your Business

For every month you achieve PRO Elite, you will receive a bps pricing incentive based on your PRO Score, and if you achieve PRO Elite for all 3 months in a quarter, you'll receive an additional quarterly bonus of up to 120bps. Your quarterly bonus is based upon the lowest incentive tier achieved in the quarter. See below for the individual incentives based on your PRO Score.

### PRO Elite Score 140

Earn 480bps each quarter when you reach PRO Elite status with a PRO Score of 140 for 3 consecutive months.

First Month **120**bps

+

Second Month **120**bps

+

Third Month **120**bps

+

Bonus bps

**120**bps

=

Total Potential

**480**bps[Feedback](#)

### PRO Elite Score 120-135

Earn 240bps each quarter when you reach PRO Elite status with a PRO Score between 120-135 for 3 consecutive months.

$$\begin{array}{ccccccc}
 \text{First Month} & & \text{Second Month} & & \text{Third Month} & & \text{Bonus bps} \\
 \text{60bps} & + & \text{60bps} & + & \text{60bps} & + & \text{60bps} \\
 & & & & & = & \text{Total Potential} \\
 & & & & & & \text{240bps}
 \end{array}$$

### PRO Elite Score 100-115

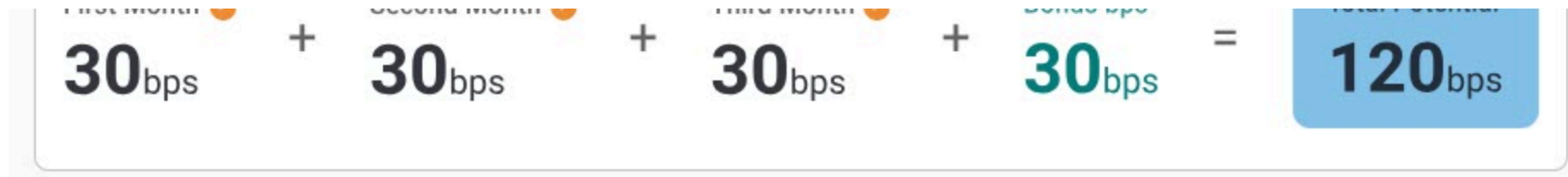
Earn 240bps each quarter when you reach PRO Elite status with a PRO Score between 100-115 for 3 consecutive months.

$$\begin{array}{ccccccc}
 \text{First Month} & & \text{Second Month} & & \text{Third Month} & & \text{Bonus bps} \\
 \text{60bps} & + & \text{60bps} & + & \text{60bps} & + & \text{60bps} \\
 & & & & & = & \text{Total Potential} \\
 & & & & & & \text{240bps}
 \end{array}$$

### PRO Elite Score 70-95

Earn 120bps each quarter when you reach PRO Elite status with a PRO Score between 70-95 for 3 consecutive months.

$$\begin{array}{ccccccc}
 \text{First Month} & & \text{Second Month} & & \text{Third Month} & & \text{Bonus bps} \\
 & & & & & = & \text{Total Potential}
 \end{array}$$



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