

UWM PUBLIC API: INSTANT PRICE QUOTE ONBOARDING GUIDE

OVERVIEW

UWM's Public API allows external vendors to integrate with UWM systems through API endpoints.

This document outlines the process for creating, viewing, and deleting pricing scenarios through UWM's Public API.

NOTE: UWM's Public API is designed according to the [Open API specification](#) and is intended to be [RESTful](#).

IMPORTANT! This document contains example requests to and responses from UWM's Public API. UWM assumes no responsibility for vendors who use these examples.

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AUTHENTICATION PROCESS

Users must authenticate to use UWM's Public API.

The authentication process is as follows:

1. Users create a bearer token and refresh token. See [Create Bearer Token](#).
2. *Optional.* If the bearer token expires, users create a new bearer token using the refresh token. See [Use Refresh Token to Create New Bearer Token](#).
3. Users include the bearer token in the header of any requests to UWM's Public API. See [Include Bearer Token in Header](#).

CREATE BEARER TOKEN

A bearer token is an access token that can be used to authenticate requests to UWM's Public API.

This operation creates:

- A bearer token that is valid for one hour.
- A refresh token that is valid for 16 hours.

NOTE: Bearer tokens can be created with any tool capable of making **POST** requests. This document includes examples for creating a bearer token using:

- [Windows PowerShell](#)
- [Thunder Client](#)

REQUESTS | CREATE BEARER TOKEN

Request details:

POST <https://sso.uwm.com/adfs/oauth2/token>

Example Header

N/A

Example Body

```
{  
    "grant_type": "password",  
    "username": "name@email.com",  
    "password": "Password123",  
    "client_id": "a1b2c3d4e5f6g7h7i8j9k",  
    "client_secret": "1a2b3c4d5e6f7g7h8i9j0",  
    "scope": "https://api.uwm.com/loanorigination"  
}
```

BODY PARAMETERS | CREATE BEARER TOKEN

The following body parameters must be included in requests for this operation:

PARAMETER	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>grant_type</code>	String	The method used to make the request. This must be <code>password</code> . This is case-sensitive.	<code>password</code>
<code>username</code>	String	The UWM username of the user authenticating. This is provided when the user's UWM (EASE) account is created.	<code>name@email.com</code>
<code>password</code>	String	The UWM password of the user authenticating. This is provided when the user's UWM (EASE) account is created.	<code>Password123</code>
<code>client_id</code>	String	The unique Public API identifier of the user authenticating. This is provided by UWM. To obtain a <code>client_id</code> , email apisupport@uwm.com .	<code>a1b2c3d4e5f6g7h7i8j9k</code>
<code>client_secret</code>	String	The unique Public API password of the user authenticating. This is provided by UWM. To obtain a <code>client_secret</code> , email apisupport@uwm.com .	<code>1a2b3c4d5e6f7g7h8i9j0</code>
<code>scope</code>	String	The authorization given to the access token. This dictates what action the authorized user can take. The scope varies by environment. The following options are available: <ul style="list-style-type: none"> • Production: https://api.uwm.com/loanorigination • Stage: https://api.uwm.com/loanorigination-stg • Dev/Int: https://api.uwm.com/loanorigination-int 	<code>https://api.uwm.com/loanorigination</code>

CREATE BEARER TOKEN WITH WINDOWS POWERSHELL

Bearer tokens can be created with any tool capable of making `POST` requests. This section includes an example for creating a bearer token with Windows PowerShell using curl.

To create a bearer token, complete the following from Windows PowerShell:

1. Scope Windows PowerShell to the folder of the current user.

EXAMPLE: C:\Users\username

NOTE: This step can be done in a variety of ways, including:

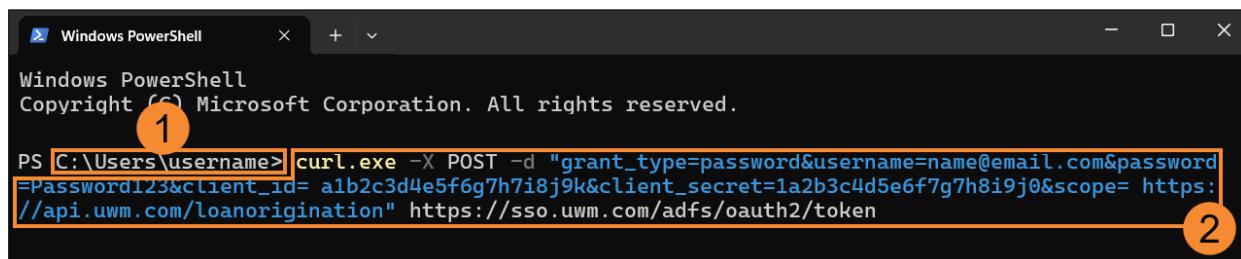
- Using the `cd` command in the CLI to specify the folder.
- Right-clicking the folder, then clicking **Open in Terminal** in the drop-down menu.

2. Enter the following command, replacing `<Value>` with the desired value for each body parameter:

```
curl.exe -X POST -d
"grant_type=password&username=<Value>&password=<Value>&client_id=<Value>&client_sec
ret=<Value>&scope=<Value>" https://sso.uwm.com/adfs/oauth2/token
```

EXAMPLE:

```
curl.exe -X POST -d
"grant_type=password&username=name@email.com&password=Password123&client_id=
a1b2c3d4e5f6g7h7i8j9k&client_secret=1a2b3c4d5e6f7g7h8i9j0&scope=
https://api.uwm.com/loanorigination" https://sso.uwm.com/adfs/oauth2/token
```



```
Windows PowerShell
Copyright (C) Microsoft Corporation. All rights reserved.

PS C:\Users\username> curl.exe -X POST -d "grant_type=password&username=name@email.com&password=Password123&client_id=a1b2c3d4e5f6g7h7i8j9k&client_secret=1a2b3c4d5e6f7g7h8i9j0&scope=https://api.uwm.com/loanorigination" https://sso.uwm.com/adfs/oauth2/token
```

3. Press **Enter** on your keyboard.

- A response is returned. See [Responses | Create Bearer Token](#).

CREATE BEARER TOKEN WITH THUNDER CLIENT

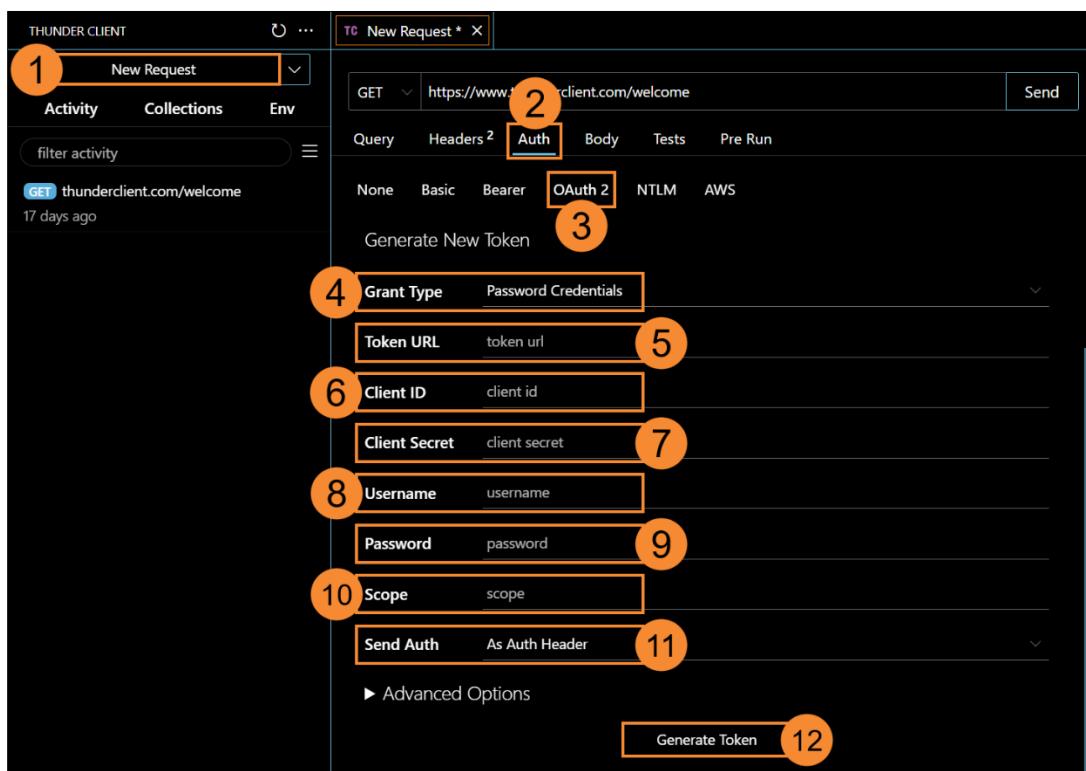
Bearer tokens can be created with any tool capable of making **POST** requests. This section includes an example for creating a bearer token with Thunder Client.

To create a bearer token, complete the following from Thunder Client:

1. Click **New Request**.
 - A **New Request** opens in a new tab.
2. Click **Auth**.
 - The **Auth** tab displays.
3. Click **OAuth 2**.
 - The relevant fields display.
4. Under **Generate New Token**, select **Password Credentials** from the **Grant Type** drop-down menu.
5. In the **Token URL** field, enter the following:

`https://sso.uwm.com/adfs/oauth2/token`

6. In the **Client ID** field, enter the `client_id`.
7. In the **Client Secret** field, enter the `client_secret`.
8. In the **Username** field, enter the `username`.
9. In the **Password** field, enter the `password`.
10. In the **Scope** field, enter the desired `scope`.
11. Select **As Auth Header** from the **Send Auth** drop-down menu.
12. Click **Generate Token**.



- A response is returned. See [Responses | Create Bearer Token](#).

RESPONSES | CREATE BEARER TOKEN

The following responses are returned for this operation.

200 OK

Response details:

Status	200 OK
Description	<p>This response is returned upon the successful creation of:</p> <ul style="list-style-type: none"> • A bearer token that is valid for one hour. • A refresh token that is valid for 16 hours.
Remediation	N/A

Example JSON Response

```
{
  "access_token": "zY9xWVuTSRQPonmlkj8765IhJ...",
  "token_type": "bearer",
  "expires_in": 3600,
  "resource": "https://api.uwm.com/loanorigination",
  "refresh_token": "987z65432y109xw8vu7654t321098...",
  "refresh_token_expires_in": 57599,
  "id_token": "1mN1o23pqrstuvW4xYZaBcD5EfgHijKlmNoPQRsTYvw6Yz..."
}
```

200 OK WITH MSIS7065 ERROR

Response details:

Status	200 OK
Description	<p>This response is returned in any of the following scenarios:</p> <ul style="list-style-type: none"> • One or more required parameters are not included in the request body. • The value of <code>username</code> and <code>password</code> in the request body are invalid. • The value of <code>client_id</code> and <code>client_secret</code> in the request body are invalid.
Remediation	<p>Complete the following, then make another request:</p> <ul style="list-style-type: none"> • Ensure all required parameters are included in the request body. • Specify valid values for <code>username</code> and <code>password</code>. • Specify valid values for <code>client_id</code> and <code>client_secret</code>.

NOTE: Only portions of this response are displayed below due to its length. Omitted sections are indicated by ellipses: (...).

Example HTML Response

```
<!DOCTYPE html>
<html lang="en-US">
    ...
    <body dir="ltr" class="body">
        ...
        <div id="openingMessage" class="groupMargin bigText">
            An error occurred
        </div>

        <div id="errorMessage" class="groupMargin">
            An error occurred. Contact your administrator for more
            information.
        </div>
        ...
        <ul id="errorDetails" class="indent block smallText">
            <li id='activityID'>Activity ID:
                12a3b45c-de67-8901-fg2h-34567890123i</li>

                <li>Error details: MSIS7065: There are no registered
                    protocol handlers on path /adfs/oauth2/token to process
                    the incoming request.</li>
                <li>Node name: abc123d4-56e7-8901-2f34-5gh67890123i</li>
                <li>Error time: Mon, 06 Oct 2025 19:49:08 GMT</li>

                <li hidden>Return status: 500</li>
            </ul>
            ...
        </body>
    </html>
```

400 BAD REQUEST WITH MSIS9605 ERROR

Response details:

Status	400 Bad Request
Description	This response is returned if the value of <code>scope</code> in the request body is invalid.
Remediation	Specify a valid value for <code>scope</code> , then make another request.

Example JSON Response

```
{
  "error": "unauthorized_client",
  "error_description": "MSIS9605: The client is not allowed to access the
requested resource."
}
```

400 BAD REQUEST WITH MSIS9611 ERROR

Response details:

Status	400 Bad Request
Description	This response is returned if the value of <code>grant_type</code> in the request body is not <code>password</code> .
Remediation	Specify <code>password</code> for <code>grant_type</code> , then make another request.

Example JSON Response

```
{
  "error": "unsupported_grant_type",
  "error-description": "MSIS9611: The authorization server does not support the
requested 'grant-type'. The authorization server only supports
'authorization_code', 'refresh_token', 'client-credentials' or
'urn:ietf:params:oauth:grant-type:jwt-bearer' as the grant type."
}
```

RESPONSE FIELDS | CREATE BEARER TOKEN

The following fields display in responses from this operation.

200 OK FIELDS

The following fields display in 200 OK responses:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
access_token	String	Displays the bearer token. This is valid for one hour.	zY9xWVuTSRQPonmlkj8765IhJ...
token_type	String	Displays the type of access token created. This is always bearer.	bearer
expires_in	Number	Displays the amount of time, in seconds, until the bearer token expires. This is always 3600, or one hour.	3600
resource	String	Displays the entity that created the bearer token.	https://api.uwm.com/loanorigination
refresh_token	String	Displays the refresh token. This is valid for 16 hours. The refresh token can be used to create a new bearer token after the bearer token expires. See Use Refresh Token to Create New Bearer Token .	987z65432y109xw8vu7654t321098...
refresh_token_expires_in	Number	Displays the amount of time, in seconds, until the refresh token expires. This is always 57599, or 16 hours.	57599
id_token	String	Displays the unique identifier that proves the user is authenticated.	1mN1o23pqrstuvW4xYZaBcD5EfgHijK1mNoPQRsTYvw6Yz...

200 OK WITH MSIS7065 ERROR

The following fields display in 200 OK responses with an MSIS7065 error.

NOTE: Only relevant fields are displayed below due to the large number of fields in these responses.

FIELD	HTML ELEMENT	DESCRIPTION	EXAMPLE VALUE
openingMessage	<div>	Displays a brief description of the error.	An error occurred
errorMessage	<div>	Displays a brief description of the error and suggested remediation.	An error occurred. Contact your administrator for more information.
Error details:		Displays a detailed description of the error.	Error details: MSIS7065: There are no registered protocol handlers on path /adfs/oauth2/token to process the incoming request.

400 BAD REQUEST WITH MSIS9605 ERROR & WITH MSIS9611 ERROR

The following fields display in 400 Bad Request responses with an MSIS9605 error or an MSIS9611 error:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
error	String	Displays a brief description of the error.	unauthorized_client
error_description	String	Displays a detailed description of the error.	MSIS9605: The client is not allowed to access the requested resource.

USE REFRESH TOKEN TO CREATE NEW BEARER TOKEN

All bearer tokens expire after one hour.

This operation uses the refresh token to create a new bearer token, so long as it is within 16 hours of the original request.

REQUESTS | USE REFRESH TOKEN TO CREATE NEW BEARER TOKEN

Request details:

POST	https://sso.uwm.com/adfs/oauth2/token
Header	
N/A	
Body	
{	<pre> "grant_type": "refresh_token", "client_id": "a1b2c3d4e5f6g7h7i8j9k", "client_secret": "1a2b3c4d5e6f7g7h8i9j0", "refresh_token": "987z65432y109xw8vu7654t321098..." }</pre>

BODY PARAMETERS

The following body parameters must be included in requests for this operation:

PARAMETER	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
grant_type	String	The method used to make the request. This must be <code>refresh_token</code> .	<code>refresh_token</code>
client_id	String	The unique Public API identifier of the user authenticating. This is provided by UWM. To obtain a <code>client_id</code> , email apisupport@uwm.com .	<code>a1b2c3d4e5f6g7h7i8j9k</code>
client_secret	String	The unique Public API password of the user authenticating. This is provided by UWM. To obtain a <code>client_secret</code> , email apisupport@uwm.com .	<code>1a2b3c4d5e6f7g7h8i9j0</code>
refresh_token	String	The <code>refresh_token</code> created by the original request.	<code>987z65432y109xw8vu7654t321098...</code>

RESPONSES | USE REFRESH TOKEN TO CREATE NEW BEARER TOKEN

The following responses are returned for this operation.

200 OK

Response details:

Status	200 OK
Description	This response is returned upon the successful creation of a new bearer token that is valid for one hour.
Remediation	N/A

Example JSON Response

```
{
  "access_token": "zY9xWVuTSRQPonmlkj8765IhJ...",
  "token_type": "bearer",
  "expires_in": 3600,
  "resource": "https://api.uwm.com/loanorigination",
  "id_token": "1mN1o23pqrstuvW4xYZaBcD5EfgHijKlmNoPQRsTYvw6Yz..."
}
```

200 OK WITH MSIS7065 ERROR

Response details:

Status	200 OK
Description	This response is returned in any of the following scenarios: <ul style="list-style-type: none"> One or more required parameters are not included in the request body. The value of <code>client_id</code> and <code>client_secret</code> in the request body are invalid.
Remediation	Complete the following, then make another request: <ul style="list-style-type: none"> Ensure all required parameters are included in the request body. Specify valid values for <code>client_id</code> and <code>client_secret</code>.

NOTE: Only portions of this response are displayed below due to its length. Omitted sections are indicated by ellipses: (...).

Example HTML Response

```
<!DOCTYPE html>
<html lang="en-US">
    ...
    <body dir="ltr" class="body">
        ...
        <div id="openingMessage" class="groupMargin bigText">
            An error occurred
        </div>

        <div id="errorMessage" class="groupMargin">
            An error occurred. Contact your administrator for more
            information.
        </div>
        ...
        <ul id="errorDetails" class="indent block smallText">
            <li id='activityID'>Activity ID:
                12a3b45c-de67-8901-fg2h-34567890123i</li>

                <li>Error details: MSIS7065: There are no registered
                    protocol handlers on path /adfs/oauth2/token to process
                    the incoming request.</li>
                <li>Node name: abc123d4-56e7-8901-2f34-5gh67890123i</li>
                <li>Error time: Mon, 06 Oct 2025 19:49:08 GMT</li>

                <li hidden>Return status: 500</li>
            </ul>
            ...
        </body>
    </html>
```

400 BAD REQUEST WITH MSIS9611 ERROR

Response details:

Status	400 Bad Request
Description	This response is returned if the value of <code>grant_type</code> in the request body is not <code>password</code> .
Remediation	Specify <code>password</code> for <code>grant_type</code> , then make another request.

Example JSON Response

```
{
  "error": "unsupported_grant_type",
  "error-description": "MSIS9611: The authorization server does not support the requested 'grant-type'. The authorization server only supports 'authorization_code', 'refresh_token', 'client-credentials' or 'urn:ietf:params:oauth:grant-type:jwt-bearer' as the grant type."
}
```

RESPONSE FIELDS | USE REFRESH TOKEN TO CREATE NEW BEARER TOKEN

The following fields display in responses from this operation.

200 OK FIELDS

The following fields display in 200 OK responses:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>access_token</code>	String	Displays the bearer token. This is valid for one hour.	zY9xWVuTSRQPonmlkj8765IhJ...
<code>token_type</code>	String	Displays the type of access token created. This is always <code>bearer</code> .	bearer
<code>expires_in</code>	Number	Displays the amount of time, in seconds, until the bearer token expires. This is always <code>3600</code> , or one hour.	3600
<code>resource</code>	String	Displays the entity that created the bearer token.	https://api.uwm.com/loanorigination
<code>id_token</code>	String	Displays the unique identifier that proves the user is authenticated.	1mN1o23pqrstuvW4xYZaBcD5EfgHijK1mNoPQRsTYvw6Yz...

200 OK WITH MSIS7065 ERROR

The following fields display in 200 OK responses with an MSIS7065 error.

NOTE: Only relevant fields are displayed below due to the large number of fields in these responses.

FIELD	HTML ELEMENT	DESCRIPTION	EXAMPLE VALUE
openingMessage	<div>	Displays a brief description of the error.	An error occurred
errorMessage	<div>	Displays a brief description of the error and suggested remediation.	An error occurred. Contact your administrator for more information.
Error details:		Displays a detailed description of the error.	Error details: MSIS7065: There are no registered protocol handlers on path /adfs/oauth2/token to process the incoming request.

400 BAD REQUEST WITH MSIS9611 ERROR

The following fields display in 400 Bad Request responses with an MSIS9611 error:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
error	String	Displays a brief description of the error.	unauthorized_client
error_description	String	Displays a detailed description of the error.	MSIS9605: The client is not allowed to access the requested resource.

INCLUDE BEARER TOKEN IN HEADER

After obtaining a bearer token, it must be included in the header of any requests to UWM's Public API. This authenticates the request.

Request details:

GET	https://api.uwm.com/example
Example Header	
Authorization: BEARER zY9xWVuTSRQPonmlkj8765IhJ...	
Example Body	
N/A	

INSTANT PRICE QUOTE

Easy Qualifier (EQ) is a UWM tool that allows users to create customized pricing scenarios for borrowers and view eligible loan products for the scenario.

By leveraging the EQ service, UWM's Public API allows users to:

- Obtain a partial list of components that must be specified to create a pricing scenario.
- Create, view, and delete pricing scenarios.

The following Instant Price Quote operations are available:

OPERATION	DESCRIPTION
<u>Get Mortgage Price Layout</u>	Retrieves a partial list of components that must be specified to create a non-HELOC pricing scenario.
<u>Get HELOC Layout</u>	Retrieves a partial list of components that must be specified to create a HELOC pricing scenario.
<u>Create Mortgage Price Quote</u>	Creates a pricing scenario for a non-HELOC loan product.
<u>Create HELOC Price Quote</u>	Creates a pricing scenario for a HELOC loan product.
<u>Get All Scenarios</u>	Retrieves information for up to 100 pricing scenarios created by the user in the past 30 days.
<u>Get Single Scenario</u>	Retrieves information for a specific pricing scenario created by the user in the past 30 days.
<u>Delete Scenario</u>	Deletes one or more pricing scenarios.

GET MORTGAGE PRICE LAYOUT

This operation retrieves a partial list of components that must be specified to create a non-HELOC pricing scenario.

REQUESTS | GET MORTGAGE PRICE LAYOUT

Request details:

POST <https://api.uwm.com/instantpricequote/v1/mortgagepricinglayout>

Example Header

Authorization: BEARER <RECEIVED_ACCESS_TOKEN>

Example Body

```
{
  "PreScenarioId": null,
  "ObfuscatedScenarioId": null
}
```

BODY PARAMETERS | GET MORTGAGE PRICE LAYOUT

The following body parameters must be included in requests for this operation:

PARAMETER	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
PreScenarioId	String	This is an unsupported parameter. Do not specify a value for this parameter when making requests for this operation.	null
ObfuscatedScenarioId	Number	This refers to a specific pricing scenario, which is not done here. Do not specify a value for this parameter when making requests for this operation.	null

RESPONSES | GET MORTGAGE PRICE LAYOUT

The following responses are returned for this operation.

200 OK

Response details:

Status	200 OK
Description	This response is returned upon the successful retrieval of a partial list of components that must be specified to create a non-HELOC pricing scenario.
Remediation	N/A

NOTE: Only portions of this response are displayed below due to its length. Omitted sections are indicated by ellipses: (...).

Example JSON Response

```
{
  "priceQuoteFilterItems": [
    {
      "itemId": "ObfuscatedLoanOfficerContactId",
      "label": "Loan Officer",
      "defaultValue": "0000000000,0000000000,0000000000,0000000000",
      "isDisplay": true,
      "isRequired": true,
      "displayInputType": "Dropdown",
      "selectListData": [
        {
          "id": "0000000000,0000000000,0000000000,0000000000",
          "displayValue": "Bob Loanofficer",
          "fieldValueDescription": ""
        }
      ]
    },
    {
      "itemId": "BorrowerName",
      "label": "Borrower Name",
      "defaultValue": "",
      "isDisplay": true,
      "isRequired": true,
      "displayInputType": "TextBox",
      "selectListData": null
    },
    {
      "itemId": "BorrowerAddressLine1"
    }
  ]
}
```

```

  "itemId": "LoanTypeIds",
  "label": "Loan Type",
  "defaultValue": "0",
  "isDisplay": true,
  "isRequired": true,
  "displayInputType": "Dropdown-MultiSelect",
  "selectListData": [
    {
      "id": "0",
      "displayValue": "Conventional",
      "fieldValueDescription": "A conventional mortgage loan is a type of mortgage that is backed by Fannie Mae (FNMA) and Freddie Mac (FHLMC), two government-sponsored enterprises."
    },
    {
      "id": "1",
      "displayValue": "Conventional ARM",
      "fieldValueDescription": "A Conventional Adjustable-Rate Mortgage (ARM) is a mortgage"
    },
    ...
  ]
}
  
```

401 UNAUTHORIZED

Response details:

Status	401 Unauthorized
Description	This response is returned if the request is not authenticated.
Remediation	Confirm the request is properly authenticated, then make another request.

429 TOO MANY REQUESTS

Response details:

Status	429 Too Many Requests
Description	This response is returned if the rate limit was exceeded.
Remediation	Wait 30 seconds before making another request.

Example JSON Response

```
"Rate limit is exceeded"
```

500 INTERNAL SERVER ERROR

Response details:

Status	500 Internal Server Error
Description	This response is returned if an internal error occurred while trying to fulfill the request.
Remediation	Email apisupport@uwm.com for assistance.

RESPONSE FIELDS | GET MORTGAGE PRICE LAYOUT

The following fields display in responses for this operation.

200 OK FIELDS

The following fields display in 200 OK responses.

ROOT OBJECT FIELDS

The following field displays in the root object of the response:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
priceQuoteFilterItems	Array	Displays information about each component as a JSON object.	See below.

PRICEQUOTEFILTERITEMS FIELDS

The following fields display for each object in the `priceQuoteFilterItems` array:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>itemId</code>	String	Displays the unique identifier of the component.	<code>LoanTypeIds</code>
<code>label</code>	String	Displays the verbiage used to label the component onscreen in the EQ application.	<code>Loan Type</code>
<code>defaultValue</code>	String	Displays the component's default value.	<code>0</code>
<code>isDisplay</code>	Boolean	Indicates whether the component is displayed onscreen in the EQ application.	If displayed: <code>true</code> If not displayed: <code>false</code>
<code>isRequired</code>	Boolean	Indicates whether the component is required when creating a pricing scenario for a non-HELOC loan product.	If required: <code>true</code> If not required: <code>false</code>
<code>displayInputType</code>	String	<p>Displays the type of input the component can receive.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • <code>Dropdown</code>: A single option selected from a drop-down menu. • <code>Dropdown-MultiSelect</code>: One or more options selected from a drop-down menu. • <code>TextBox</code>: Text. • <code>Number-Dollar</code>: A number that can contain a decimal. • <code>Number-Whole</code>: A whole number. • <code>CustomBrokerageAliasTextBox</code>: A broker alias. 	<code>Dropdown</code>
<code>selectListData</code>	Array	<p>If <code>displayInputType</code> is <code>Dropdown</code> or <code>Dropdown-MultiSelect</code>, displays information about each option in the drop-down menu as a JSON object.</p> <p>If <code>displayInputType</code> is any other option, displays <code>null</code>.</p>	See below.

SELECTLISTDATA FIELDS

The following fields display for each object in the `selectListData` array:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>id</code>	String	Displays the unique identifier of the option.	1
<code>displayValue</code>	String	Displays the verbiage used to label the option onscreen in the EQ application.	Primary Residence
<code>fieldValueDescription</code>	String	Displays the verbiage used to describe the option onscreen in the EQ application.	This is the home where the borrower lives most of the time.

GET HELOC LAYOUT

This operation retrieves a partial list of components that must be specified to create a HELOC pricing scenario.

REQUESTS | GET HELOC LAYOUT

Request details:

POST <https://api.uwm.com/instantpricequote/v1/heloclayout>

Example Header

Authorization: BEARER <RECEIVED_ACCESS_TOKEN>

Example Body

```
{
  "PreScenarioId": null,
  "ObfuscatedScenarioId": null
}
```

BODY PARAMETERS | GET HELOC LAYOUT

The following body parameters must be included in requests for this operation:

PARAMETER	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
PreScenarioId	String	This is an unsupported parameter. Do not specify a value for this parameter when making requests for this operation.	null
ObfuscatedScenarioId	Number	This refers to a specific pricing scenario, which is not done here. Do not specify a value for this parameter when making requests for this operation.	null

RESPONSES | GET HELOC LAYOUT

The following responses are returned for this operation.

200 OK

Response details:

Status	200 OK
Description	This response is returned upon the successful retrieval of a partial list of components that must be specified to create a HELOC pricing scenario.
Remediation	N/A

NOTE: Only portions of this response are displayed below due to its length. Omitted sections are indicated by ellipses: (...).

Example JSON Response

```
{
  "priceQuoteFilterItems": [
    {
      "itemId": "ObfuscatedLoanOfficerContactId",
      "label": "Loan Officer",
      "defaultValue": "1234567890,2345678901,3456789012,4567890123",
      "isDisplay": true,
      "isRequired": true,
      "displayInputType": "Dropdown",
      "selectListData": [
        {
          "id": "1234567890,2345678901,3456789012,4567890123",
          "displayValue": "Bob Loanofficer",
          "fieldValueDescription": ""
        },
        ...
      ]
    },
    {
      "itemId": "BorrowerName",
      "label": "Borrower Name",
      "defaultValue": "",
      "isDisplay": true,
      "isRequired": true,
      "displayInputType": "TextBox",
      "selectListData": null
    }
  ]
}
```

```
    ...
]
```

401 UNAUTHORIZED

Response details:

Status	401 Unauthorized
Description	This response is returned if the request is not authenticated.
Remediation	Confirm the request is properly authenticated, then make another request.

429 TOO MANY REQUESTS

Response details:

Status	429 Too Many Requests
Description	This response is returned if the rate limit was exceeded.
Remediation	Wait 30 seconds before making another request.

Example JSON Response

```
"Rate limit is exceeded"
```

500 INTERNAL SERVER ERROR

Response details:

Status	500 Internal Server Error
Description	This response is returned if an internal error occurred while trying to fulfill the request.
Remediation	Email apisupport@uwm.com for assistance.

RESPONSE FIELDS | GET HELOC LAYOUT

The following fields display in responses for this operation.

200 OK FIELDS

The following fields display in 200 OK responses.

ROOT OBJECT FIELDS

The following field displays in the root object of the response:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
priceQuoteFilterItems	Array	Displays information about each component as a JSON object.	See below.

PRICEQUOTEFILTERITEMS FIELDS

The following fields display for each object in the `priceQuoteFilterItems` array:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
itemId	String	Displays the unique identifier of the component.	FirstLienAmount
label	String	Displays the verbiage used to label the component onscreen in the EQ application.	First Lien Amount
defaultValue	String	Displays the component's default value.	0
isDisplay	Boolean	Indicates whether the component is displayed onscreen in the EQ application.	If displayed: true If not displayed: false
isRequired	Boolean	Indicates whether the component is required when creating a pricing scenario for a HELOC loan product.	If required: true If not required: false

		<p>Displays the type of input the component can receive.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • Dropdown: A single option selected from a drop-down menu. • Dropdown-MultiSelect: One or more options selected from a drop-down menu. • TextBox: Text. • Number-Dollar: A number that can contain a decimal. • Number-Whole: A whole number. • CustomBrokerageAliasTextBox: A broker alias. 	
<code>displayInputType</code>	String	<p>If <code>displayInputType</code> is <code>Dropdown</code> or <code>Dropdown-MultiSelect</code>, displays information about each option in the drop-down menu as a JSON object.</p> <p>If <code>displayInputType</code> is any other option, displays <code>null</code>.</p>	<code>Dropdown</code> See below.

SELECTLISTDATA FIELDS

The following fields display for each object in the `selectListData` array:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>id</code>	String	Displays the unique identifier of the option.	1234567890, 2345678901, 3456789012, 4567890123
<code>displayValue</code>	String	Displays the verbiage used to label the option onscreen in the EQ application.	Bob Loanofficer
<code>fieldValueDescription</code>	String	Displays the verbiage used to describe the option onscreen in the EQ application.	<i>Empty string</i>

CREATE MORTGAGE PRICE QUOTE

This operation creates a pricing scenario for a non-HELOC loan product.

REQUESTS | CREATE MORTGAGE PRICE QUOTE

Request details:

POST <https://api.uwm.com/instantpricequote/v1/pricequote>

Example Header

Authorization: BEARER <RECEIVED_ACCESS_TOKEN>

Example Body

```
{  
    "brokerAlias": "ABC123",  
    "loanOfficer": "lofficer@email.com",  
    "loanAmount": 300000,  
    "loanTypeIds": [  
        "0"  
    ],  
    "salesPrice": 325000,  
    "appraisedValue": 325000,  
    "purposeTypeId": "3",  
    "firstTimeHomeBuyer": true,  
    "propertyTypeId": "52",  
    "occupancyTypeId": "2",  
    "propertyZipCode": "48341",  
    "creditScore": 750,  
    "monthlyIncome": 4000,  
    "borrowerName": "John Homeowner",  
    "numberOfUnits": 2,  
    "attachmentTypeId": "1",  
    "prepaymentPenaltyId": "1",  
    "numberOfFinancedProperties": 1,  
    "leaseTypeId": "3",  
    "isFirstTimeInvestor": true,  
    "debtServiceCreditRatio": 2.00,  
    "refinancePurposeID": "Cash Out / College Education",  
    "mortgageInsuranceType": 1,  
    "controlYourPrice": 40  
}
```

BODY PARAMETERS | CREATE MORTGAGE PRICE QUOTE

The following body parameters must be included in requests for this operation:

PARAMETER	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
brokerAlias	String	The unique identifier of the broker or broker shop creating the scenario. This can be <code>null</code> if not desired.	ABC123
loanOfficer	String	The email address of the loan officer creating the scenario. This must be a valid email address containing the at sign (@) and a domain (.com). This can be <code>null</code> if not desired. If a value is specified for <code>brokerAlias</code> , this is ignored.	lofficer@email.com
loanAmount	Number	The loan amount. This can contain a decimal.	300000
loanTypeIds	Array	<p>NOTE: If <code>purposeTypeId</code> is 3, only one loan type can be specified.</p> <p>The identifiers(s) of the desired loan type(s). The following options are available:</p> <ul style="list-style-type: none"> • 0: Conventional • 1: Conventional ARM • 2: FHA • 3: FHA ARM • 4: VA • 5: VA ARM • 6: USDA 	0
salesPrice	Number	The sales price. This can contain a decimal.	325000
appraisedValue	Number	The appraised value of the subject property. This can contain a decimal.	325000

<code>purposeTypeId</code>	String	<p>The identifier of the loan purpose.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • 1: Purchase Home • 3: Refinance 1st Mortgage • 6: Construction Purchase • 12: Construction Refinance 	3
<code>firstTimeHomeBuyer</code>	Boolean	Whether the borrower is a first-time homebuyer.	If first-time homebuyer: <code>true</code> If not first-time homebuyer: <code>false</code>
<code>propertyTypeId</code>	String	<p>The identifier of the property type.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • 22: Single Family Residence • 25: 2–4 Unit Dwelling • 30: Cooperative • 32: Planned Unit Development • 34: Condominium • 38: Modular • 48: Site Condo • 52: Manufactured Condo Single Wide • 53: Manufactured PUD Single Wide • 54: Manufactured Single Wide • 55: Manufactured Multi Wide • 56: Manufactured Condo Multi Wide • 57: Manufactured PUD Multi Wide 	22
<code>occupancyTypeId</code>	String	<p>The identifier of the occupancy type.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • 1: Primary Residence • 2: Investment Property • 3: Secondary Residence 	1
<code>propertyZipCode</code>	String	The ZIP Code of the subject property.	48341
<code>creditScore</code>	Number	<p>The borrower's credit score.</p> <p>This must be a whole number between 300 and 850. A unique error message is not returned if the credit score is invalid.</p>	750

<code>monthlyIncome</code>	Number	The borrower's monthly income. This can contain a decimal.	4000
<code>borrowerName</code>	String	The full name of the borrower. This is the name the scenario is saved under.	John Homeowner
<code>numberOfUnits</code>	Number	<p>NOTE: This is only applicable if the <code>propertyTypeId</code> is 25, 30, 32, 34, 48, 52, 53, 54, 55, 56, or 57.</p> <p>The number of units in the property.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • 2 • 3 • 4 <p>This can be <code>null</code> if unapplicable or not desired.</p>	2
<code>attachmentTypeId</code>	String	<p>NOTE: This is only applicable if the <code>propertyTypeId</code> is 34, 48, 52, or 56.</p> <p>The identifier of the attachment type.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • 0: Attached • 1: Detached <p>This can be <code>null</code> if unapplicable or not desired.</p>	1
<code>prepaymentPenaltyId</code>	String	<p>NOTE: This is only applicable if the <code>occupancyTypeId</code> is 2.</p> <p>The identifier of the prepayment penalty.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • 1: None • 2: 1 Year Penalty • 4: 2 Year Penalty • 7: 3 Year Penalty <p>This can be <code>null</code> if unapplicable.</p>	1

<code>numberOfFinancedProperties</code>	Number	<p>NOTE: This is only applicable if the <code>occupancyTypeId</code> is 2.</p> <p>The number of financed properties owned by the borrower.</p> <p>This can be any whole number.</p> <p>This can be <code>null</code> if unapplicable or not desired.</p>	1
<code>leaseTypeId</code>	String	<p>NOTE: This is only applicable if the <code>occupancyTypeId</code> is 2.</p> <p>The identifier of the lease type.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • 1: Unleased • 2: Long-term Lease • 3: Short-term Rental <p>This can be <code>null</code> if unapplicable or not desired.</p>	3
<code>isFirstTimeInvestor</code>	Boolean	<p>NOTE: This is only applicable if the <code>occupancyTypeId</code> is 2.</p> <p>Whether the borrower is a first-time investor.</p> <p>This can be <code>null</code> if unapplicable or not desired.</p>	If first-time investor: <code>true</code> If not first-time investor: <code>false</code>
<code>debtServiceCoverageRatio</code>	Number	<p>NOTE: This is only applicable if the <code>occupancyTypeId</code> is 2.</p> <p>The Debt Service Coverage Ratio (DSCR).</p> <p>This can contain a decimal.</p> <p>This can be <code>null</code> if unapplicable or not desired.</p>	2.00

		<p>NOTE: This is only applicable if the purposeTypeID is 3 or 12.</p> <p>The refinance purpose.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • Cash Out / College Education • Debt Consolidation • Cash-out - consolidation • Cash Out / Home Improvement • Cash Out / Other • Cash Out / Student Loan • Rate And Term Reduction-CONV • Rate And Term Reduction-FHA • Streamline Refinance • VA Interest Rate Reduction • Rate And Term Reduction-CONV • VA Cash Out - Type I • Cash Out / Other • VA Cash Out - Type II <p>This can be null if unapplicable or not desired.</p>	
refinancePurposeID	String	<p>NOTE: This is only applicable if the Loan-to-Value (LTV) is greater than 80%.</p> <p>The identifier of the mortgage insurance type.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • 1: BPMI (Monthly) • 2: LPMI Lender paid • 3: Split 50 • 4: Split 100 • 5: Single Premium <p>This can be null if unapplicable.</p>	Cash Out / College Education

<code>controlYourPrice</code>	Number	<p>The number of Control Your Price (CYP) bps (basis points) added to the scenario as a pricing incentive.</p> <p>This can be any whole number from <code>0</code> to <code>40</code>.</p> <p>IMPORTANT! Brokers are responsible for ensuring they have sufficient basis points available before applying them to loan estimates. The system does not verify basis points availability, and any deficit may be deducted from the broker's compensation, charged to the company, or as otherwise determined by UWM.</p>	<code>40</code>
-------------------------------	--------	---	-----------------

RESPONSES | CREATE MORTGAGE PRICE QUOTE

The following responses are returned for this operation.

200 OK

Response details:

Status	200 OK
Description	This response is returned upon the successful creation of a pricing scenario for a non-HELOC loan product.
Remediation	N/A

NOTE: Only portions of this response are displayed below due to its length. Omitted sections are indicated by ellipses: (...).

Example JSON Response

```
{
  "loanAmount": 320000.0,
  "validQuoteItems": [
    {
      "mortgageProductId": 683,
      "mortgageProductName": "Home Possible Mortgage 30 Year Fixed",
      "mortgageProductAlias": "Home Possible 30 Year Fixed",
      "loanToValue": 0.71111,
      "actualTermYears": 30,
      "targetRate": 6.909,
      "totalAdjustment": 0.0,
      "rateType": "Fixed"
    }
  ]
}
```

```

"customPricingMessaging": {
    "label": "Product Not Eligible",
    "severity": 0,
    "header": "Product Not Eligible",
    "body": "This product is not eligible for custom pricing"
},
"quoteLoanDetails": [],
"quotePricePoints": [
    {
        "interestRate": {
            "label": "Interest rate",
            "value": 4.75,
            "display": true
        },
        "adjustments": [
            {
                "label": "Base Price",
                "percent": 7.562,
                "amount": 24198.4,
                "display": true
            },
            ...
        ],
        "principalAndInterest": {
            "label": "P & I",
            "value": 1669.27,
            "display": true
        },
        "monthlyPayment": {
            "label": "Monthly payment",
            "value": 1669.27,
            "display": true
        },
        "mortgageInsurance": {
            "label": "Mortgage insurance",
            "percent": 0.0,
            "amount": 0.0,
            "display": true
        },
        "originationFee": {
            "label": "Origination fee",
            "percent": 2.125,
            "amount": 6800.0,
            "display": true
        },
        "finalPrice": {
    
```

```

        "label": "Final price",
        "percent": 7.562,
        "amount": 24198.4,
        "display": true
    },
    "finalPriceAfterOriginationFee": {
        "label": "Final price after compensation",
        "percent": 9.687,
        "amount": 30998.4,
        "display": true
    },
    "isBestQuotePricePoint": false,
    "annualPercentageRate": 4.75,
    "buydownSchedule": [
        {
            "sequenceNumber": 0,
            "numberOfPayments": 0,
            "percentage": 0.0
        }
    ],
    "amortizationTypeId": "83",
    "paymentsPerYear": 12,
    "numberOfPayments": 360
},
...
],
"productHighlights": [
    {
        "highlight": "This loan may be Virtual Close Eligible.",
        "link": ""
    },
    ...
]
},
],
"invalidQuoteItems": [
    {
        "mortgageProductId": 449,
        "mortgageProductName": "Conventional High Balance 30 Year Fixed - 0
FlexTerm",
        "mortgageProductAlias": "Conv HB 30 Year Fixed",
        "invalidReasons": [],
        "failures": [
            {
                "reasons": [

```

```
        "Loan Amount > $806,500.00 AND Loan Amount <= $1,209,750.00"
    ],
},
...
],
"errorMessages": null,
"borrowerName": "John Homeowner",
"legalDisclaimer": "Rates effective as of the date generated and are subject to change. The principal and interest payments do not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Subject to borrower approval.",
"obfuscatedScenarioId": 1234567890,
"brokerage": {
    "name": "Broker Company",
    "nmlsNumber": "MI123",
    "entityId": 23456
},
"loanOfficer": {
    "name": "Bob Loanofficer",
    "nmlsNumber": "MI123",
    "contactNumber": "8005551234",
    "emailAddress": "bob@email.com"
},
"quotedDate": "2025-07-25T14:06:30.9387811-04:00",
"effectiveDate": "2025-07-25T09:30:00",
"commitmentPeriod": "30-day lock"
}
]
}
```

200 OK WITH "ERRORMESSAGES" ARRAY CONTAINING A VALUE

Response details:

Status	200 OK
Description	This response is returned if the value of <code>numberOfUnits</code> in the request body is invalid, as indicated by the value of the <code>errorMessages</code> array.
Remediation	Specify a valid value for <code>numberOfUnits</code> , then make another request.

NOTE: Only portions of this response are displayed below due to its length. Omitted sections are indicated by ellipses: (...).

Example JSON Response

```
{
  ...
  "errorMessages": [
    "Number of Units must be 2, 3, or 4."
  ],
  "borrowerName": "John Homeowner",
  "legalDisclaimer": "Rates effective as of the date generated and are subject to change. The principal and interest payments do not include taxes and home insurance premiums, which will result in a higher actual monthly payment. Subject to borrower approval.",
  ...
}
```

400 BAD REQUEST

Response details:

Status	400 Bad Request
Description	This response is returned if any body parameters are missing or incorrectly formatted.
Remediation	Confirm the request body contains all required parameters and is correctly formatted, then make another request.

400 BAD REQUEST WITH "CONTROLYOURPRICE" ARRAY

Response details:

Status	400 Bad Request
Description	This response is returned if the value of <code>controlYourPrice</code> in the request body is invalid.
Remediation	Specify a valid value for <code>controlYourPrice</code> , then make another request.

Example JSON Response

```
{
  "type": "https://tools.ietf.org/html/rfc9110#section-15.5.1",
  "title": "One or more validation errors occurred.",
  "status": 400,
  "errors": {
    "ControlYourPrice": [
      "ControlYourPrice must be between 0 and 40."
    ]
  },
  "traceId": "12-3a4567bcdefg8h90i12345678jk9lm012-no3p4q56r7890s1234-56"
}
```

401 UNAUTHORIZED

Response details:

Status	401 Unauthorized
Description	This response is returned if the request is not authenticated.
Remediation	Confirm the request is properly authenticated, then make another request.

404 NOT FOUND

Response details:

Status	404 Not Found
Description	This response is returned if the request URL is incorrect.
Remediation	Make another request to the correct URL.

Example JSON Response

```
{  
    "statusCode": 404,  
    "message": "Resource not found"  
}
```

429 TOO MANY REQUESTS

Response details:

Status	429 Too Many Requests
Description	This response is returned if the rate limit was exceeded.
Remediation	Wait 30 seconds before making another request.

Example JSON Response

```
"Rate limit is exceeded"
```

500 INTERNAL SERVER ERROR

Response details:

Status	500 Internal Server Error
Description	This response is returned if an internal error occurred while trying to fulfill the request.
Remediation	Email apisupport@uwm.com for assistance.

500 INTERNAL SERVER ERROR WITH "INVALID ZIP CODE" STRING

Response details:

Status	500 Internal Server Error
Description	This response is returned if the value of <code>propertyZipCode</code> in the request body does not correspond to a valid ZIP Code.
Remediation	Make another request with a valid ZIP Code.

Example JSON Response

```
"Invalid ZIP Code"
```

500 INTERNAL SERVER ERROR WITH "AN ERROR OCCURRED" STRING

Response details:

Status	500 Internal Server Error
Description	This response is returned if the request contains an invalid bearer token or contains no bearer token.
Remediation	Confirm the request is properly authenticated, then make another request.

Example JSON Response

```
"An error occurred while processing GetPriceQuote request."
```

RESPONSE FIELDS | CREATE MORTGAGE PRICE QUOTE

The following fields display in responses for this operation.

200 OK RESPONSE FIELDS

The following fields display in 200 OK responses.

ROOT OBJECT FIELDS

The following fields display in the root object of the response:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
loanAmount	Number	Displays the loan amount.	320000.0
validQuoteItems	Array	Displays information about each valid price quote option as a JSON object.	See validQuoteItems Fields .
invalidQuoteItems	Array	Displays information about each invalid price quote option as a JSON object.	See invalidQuoteItems Fields .
errorMessages	Array	If an error occurred, displays the corresponding error message. If no error occurred, displays null.	null
borrowerName	String	Displays the name of the borrower.	John Homeowner
legalDisclaimer	String	Displays UWM's legal disclaimer about rate changes.	See 200 OK Response .
obfuscatedScenarioId	Number	Displays the unique identifier of the pricing scenario.	1234567890
brokerage	Object	Displays information about the broker shop.	See below.
loanOfficer	Object	Displays information about the loan officer.	See loanOfficer Fields .
quotedDate	String	Displays the date and time the pricing scenario was created.	2025-07-25T14:06:30.9387811-04:00
effectiveDate	String	Displays the date and time the quoted rates are effective.	2025-07-25T09:30:00
commitmentPeriod	String	Displays the commitment period.	30-day lock

BROKERAGE FIELDS

The following fields display in the `brokerage` object:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>name</code>	String	Displays the name of the broker shop.	Broker Shop
<code>nmlsNumber</code>	String	Displays the broker shop's NMLS number.	MI123
<code>entityId</code>	Number	Displays the unique identifier of the broker shop.	12345

LOANOFFICER FIELDS

The following fields display in the `loanOfficer` object:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>name</code>	String	Displays the full name of the loan officer.	Bob Loanofficer
<code>nmlsNumber</code>	String	Displays the loan officer's NMLS number.	MI123
<code>contactNumber</code>	String	Displays the loan officer's phone number.	8005551234
<code>emailAddress</code>	String	Displays the loan officer's email address.	bob@email.com

VALIDQUOTEITEMS FIELDS

The following fields display for each object in the `validQuoteItems` array:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>mortgageProductId</code>	Number	Displays the unique identifier of the product.	683
<code>mortgageProductName</code>	String	Displays the name of the product.	Home Possible Mortgage 30 Year Fixed
<code>mortgageProductAlias</code>	String	Displays the alias of the product.	Home Possible 30 Year Fixed
<code>loanToValue</code>	Number	Displays the loan-to-value (LTV) ratio.	0.71111
<code>actualTermYears</code>	Number	Displays the loan term.	30
<code>targetRate</code>	Number	Displays the target rate.	6.909
<code>totalAdjustment</code>	Number	Displays the price adjustment.	0.0

<code>customPriceMessaging</code>	Object	If a custom price option is available, displays information about the option.	See customPricingMessaging Fields .
<code>quoteLoanDetails</code>	Array	Displays details about the loan.	<i>Empty array</i>
<code>quotePricePoints</code>	Array	Displays the following pricing details: <ul style="list-style-type: none"> • <code>interestRate</code> • <code>adjustments</code> • <code>principalAndInterest</code> • <code>monthlyPayment</code> • <code>mortgageInsurance</code> • <code>originationFee</code> • <code>finalPrice</code> • <code>finalPriceAfterOriginationFee</code> • <code>isBestQuotePricePoint</code> • <code>annualPercentageRate</code> • <code>buydownSchedule</code> • <code>amortizationTypeId</code> • <code>paymentsPerYear</code> • <code>numberOfPayments</code> 	See Pricing Details Fields .
<code>productHighlights</code>	Array	Displays product highlights.	See 200 OK Response .

CUSTOMPRICINGMESSAGING FIELDS

The following fields display in the `customPricingMessaging` object:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>label</code>	String	Displays information about the custom price option.	<code>Product Not Eligible</code>
<code>severity</code>	Number	Indicates whether the informational popover is included in the UI. The following options are available: <ul style="list-style-type: none"> • <code>0</code> • <code>1</code> • <code>2</code> • <code>3</code> 	<code>0</code>
<code>header</code>	String	Displays the verbiage used to label the message onscreen in the EQ application.	<code>Product Not Eligible</code>

<code>body</code>	String	Displays the verbiage used to describe the message onscreen in the EQ application.	This product is not eligible for custom pricing
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PRICING DETAILS FIELDS

The below fields display for the following objects in the `quotePricePoints` array:

- `interestRate`
- `adjustments`
- `principalAndInterest`
- `monthlyPayment`
- `mortgageInsurance`
- `originationFee`
- `finalPrice`
- `finalPriceAfterOriginationFee`
- `isBestQuotePricePoint`
- `annualPercentageRate`
- `buydownSchedule`
- `amortizationTypeId`
- `paymentsPerYear`
- `numberOfPayments`

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>label</code>	String	Displays the verbiage used to label the pricing detail onscreen in the EQ application.	Base Price
<code>percent</code>	Number	If the pricing detail is a percentage, displays the percentage.	7.562
<code>value</code>	Number	If the pricing detail is a numeric value, displays the numeric value.	24198.4
<code>display</code>	Boolean	Indicates whether the pricing detail displays onscreen in the EQ application.	If displayed: true If not displayed: false

INVALIDQUOTEITEMS FIELDS

The following fields display for each object in the `invalidQuoteItems` array:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>mortgageProductId</code>	Number	Displays the unique identifier of the product.	449
<code>mortgageProductName</code>	String	Displays the name of the product.	Conventional High Balance 30 Year Fixed - 0 FlexTerm
<code>mortgageProductAlias</code>	String	Displays the alias of the product.	Conv HB 30 Year Fixed
<code>invalidReasons</code>	Array	Displays reasons the product is invalid.	Empty array

<code>failures</code>	Array	Displays reasons the product is invalid.	See 200 OK Response .
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400 BAD REQUEST WITH "CONTROLYOURPRICE" ARRAY RESPONSE FIELDS

The following fields display in 400 Bad Request responses with a `ControlYourPrice` array.

ROOT OBJECT FIELDS

The following fields display in the root object of the response:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>type</code>	String	Displays a link to the IETF standard that dictates the response status.	<code>https://tools.ietf.org/html/rfc9110#section-15.6.1</code>
<code>title</code>	String	Displays a description of the error.	One or more validation errors occurred.
<code>status</code>	Number	Displays the response status code.	400
<code>errors</code>	Object	Displays the body parameter that caused the error.	See below.
<code>traceId</code>	String	Displays the unique identifier of the request.	12-3a4567bcdefg8h90i12345678jk9lm012-no3p4q56r7890s1234-56

ERRORS FIELDS

The following field displays in the `errors` object:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>ControlYourPrice</code>	Array	Displays the corresponding error message.	ControlYourPrice must be between 0 and 40.

404 NOT FOUND RESPONSE FIELDS

The following fields display in 404 Not Found responses:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>statusCode</code>	Number	Displays the response status code.	404
<code>message</code>	String	Displays the corresponding error message.	Resource not found

CREATE HELOC PRICE QUOTE

This operation creates a pricing scenario for a HELOC loan product.

REQUESTS | CREATE HELOC PRICE QUOTE

Request details:

POST https://api.uwm.com/instantpricequote/v1/helocpricequote

Example Header

Authorization: BEARER <RECEIVED_ACCESS_TOKEN>

Example Body

```
{  
    "brokerAlias": "ABC123",  
    "loanOfficer": "lofficer@email.com",  
    "borrowerName": "John Homeowner",  
    "firstLienAmount": 150000,  
    "appraisedValue": 500000,  
    "totalLineAmount": 150000,  
    "initialDrawAmount": 150000,  
    "creditScore": 750,  
    "propertyZipCode": "48341",  
    "propertyTypeID": "34",  
    "occupancyTypeID": "2",  
    "attachmentTypeID": "0",  
    "numberOfUnits": 2,  
    "commitmentPeriodID": "12",  
    "refinancePurposeID": "Cash Out (Standalone and Piggyback)",  
    "loanTermIds": [  
        "0"  
    ]  
}
```

BODY PARAMETERS | CREATE HELOC PRICE QUOTE

The following body parameters must be included in requests for this operation:

PARAMETER	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
brokerAlias	String	The unique identifier of the broker or broker shop creating the scenario. This can be <code>null</code> if not desired.	ABC123
loanOfficer	String	The email address of the loan officer creating the scenario. This must be a valid email address containing the at sign (@) and a domain (.com). This can be <code>null</code> if not desired. If a value is specified for <code>brokerAlias</code> , this is ignored.	lofficer@email.com
borrowerName	String	The full name of the borrower. This is the name the scenario is saved under.	John Homeowner
firstLienAmount	Number	The first lien amount. This can contain a decimal.	150000
appraisedValue	Number	The appraised value of the subject property. This can contain a decimal.	500000
totalLineAmount	Number	The total line amount. This can contain a decimal.	150000
initialDrawAmount	Number	The initial draw amount. This can contain a decimal.	150000
creditScore	Number	The borrower's credit score. This must be a whole number between 300 and 850. A unique error message is not returned if the credit score is invalid.	750
propertyZipCode	String	The ZIP Code of the subject property.	48341

<code>propertyTypeID</code>	String	<p>The identifier of the property type. The following options are available:</p> <ul style="list-style-type: none"> • 22: Single Family Residence • 25: 2–4 Unit Dwelling • 32: Planned Unit Development • 34: Condominium • 48: Site Condo 	34
<code>occupancyTypeID</code>	String	<p>The identifier of the occupancy type. The following options are available:</p> <ul style="list-style-type: none"> • 1: Primary Residence • 2: Investment Property • 3: Secondary Residence 	2
<code>attachmentTypeID</code>	String	<p>NOTE: This is only applicable if the <code>propertyTypeID</code> is 34 or 48.</p> <p>The identifier of the attachment type. The following options are available:</p> <ul style="list-style-type: none"> • 0: Attached • 1: Detached <p>This can be <code>null</code> if unapplicable or not desired.</p>	0
<code>numberOfUnits</code>	Number	<p>NOTE: This is only applicable if the <code>propertyTypeID</code> is 25, 32, 34, or 48.</p> <p>The number of units in the property. The following options are available:</p> <ul style="list-style-type: none"> • 2 • 3 • 4 <p>This can be <code>null</code> if unapplicable or not desired.</p>	2
<code>commitmentPeriodID</code>	String	<p>The identifier of the commitment period. The following options are available:</p> <ul style="list-style-type: none"> • 12: 15-day lock • 13: 30-day lock • 14: 45-day lock • 15: 60-day lock <p>This can be <code>null</code> if not desired.</p>	12

<code>refinancePurposeID</code>	String	<p>The refinance purpose.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • Cash Out (Standalone and Piggyback) • Rate and Term (Piggyback Only) <p>This can be <code>null</code> if not desired.</p>	Cash Out (Standalone and Piggyback)
<code>loanTermIds</code>	Array	<p>The identifier(s) of the desired loan term(s).</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • 0: 30 years • 2: 20 years <p>This can be <code>null</code> if not desired.</p>	0

RESPONSES | CREATE HELOC PRICE QUOTE

The following responses are returned for this operation.

200 OK

Response details:

Status	200 OK
Description	This response is returned upon the successful creation of a pricing scenario for a HELOC loan product.
Remediation	N/A

NOTE: Only portions of this response are displayed below due to its length. Omitted sections are indicated by ellipses: (...).

Example JSON Response

```
{
  "loanAmount": 150000.0,
  "validQuoteItems": [
    {
      "mortgageProductId": 902,
      "mortgageProductName": "HELOC Standalone 30 Year 3 Year Draw - Yellow",
      "mortgageProductAlias": "HELOC Standalone 30Y 3Y Draw-Y",
      "loanToValue": 0.3,
      "actualTermYears": 30,
      "targetRate": 0.0,
      ...
    }
  ]
}
```

```

    "totalAdjustment": -2.725,
    "customPricingMessaging": {
        "label": "Product Not Eligible",
        "severity": 0,
        "header": "Product Not Eligible",
        "body": "This product is not eligible for custom pricing"
    },
    "quoteLoanDetails": [],
    "quotePricePoints": [
        {
            "interestRate": {
                "label": "Interest rate",
                "value": 7.0,
                "display": true
            },
            "adjustments": [
                {
                    "label": "Base Price",
                    "percent": 5.105,
                    "amount": 7657.5,
                    "display": true
                },
                ...
            ],
            "principalAndInterest": {
                "label": "P & I",
                "value": 875.0,
                "display": true
            },
            "monthlyPayment": {
                "label": "Monthly payment",
                "value": 875.0,
                "display": true
            },
            "mortgageInsurance": {
                "label": "Mortgage insurance",
                "percent": 0.0,
                "amount": 0.0,
                "display": true
            },
            "originationFee": null,
            "finalPrice": null,
            "finalPriceAfterOriginationFee": {
                "label": "Final price",
                "percent": 2.38,
                "amount": 3570.0,
                "display": true
            }
        }
    ]
}
  
```

```

        "display": true
    },
    "isBestQuotePricePoint": false,
    "annualPercentageRate": 7.0,
    "buydownSchedule": [
        {
            "sequenceNumber": 0,
            "numberOfPayments": 0,
            "percentage": 0.0
        }
    ],
    "amortizationTypeId": "85",
    "paymentsPerYear": 12,
    "numberOfPayments": 240
},
...
],
"productHighlights": [
{
    "highlight": "This loan may be Virtual Close Eligible.",
    "link": ""
},
...
]
},
],
"invalidQuoteItems": [
{
    "mortgageProductId": 835,
    "mortgageProductName": "HELOC Standalone 30 Year",
    "mortgageProductAlias": "HELOC Standalone 30 Year",
    "invalidReasons": [],
    "failures": [
        {
            "reasons": [
                "HasAssociatedLoan = \"N\"",
                "File Import Date < Dec 13, 2023"
            ]
        },
        ...
    ],
    "errorMessages": null,
    "borrowerName": "John Homeowner",
    "legalDisclaimer": "Rates effective as of the date generated and are subject to change. The principal and interest payments do not include taxes and"
}
]
```

```

home insurance premiums, which will result in a higher actual monthly payment.
Subject to borrower approval.",
  "obfuscatedScenarioId": 1234567890,
  "brokerage": {
    "name": "Broker Company",
    "nmlsNumber": "MI123",
    "entityId": 23456
  },
  "loanOfficer": {
    "name": "Bob Loanofficer",
    "nmlsNumber": "MI123",
    "contactNumber": "8005551234",
    "emailAddress": "bob@email.com"
  },
  "quotedDate": "2025-07-25T14:21:24.476411-04:00",
  "effectiveDate": "2025-07-25T09:30:00",
  "commitmentPeriod": "30-day lock"
}
]
}
  
```

404 NOT FOUND

Response details:

Status	404 Not Found
Description	This response is returned if the request URL is incorrect.
Remediation	Make another request to the correct URL.

Example JSON Response

```
{
  "statusCode": 404,
  "message": "Resource not found"
}
```

429 TOO MANY REQUESTS

Response details:

Status	429 Too Many Requests
Description	This response is returned if the rate limit was exceeded.
Remediation	Wait 30 seconds before making another request.

Example JSON Response

```
"Rate limit is exceeded"
```

500 INTERNAL SERVER ERROR

Response details:

Status	500 Internal Server Error
Description	This response is returned if the value of <code>initialDrawAmount</code> is greater than the value of <code>totalLineAmount</code> .
Remediation	Make another request with a valid <code>initialDrawAmount</code> .

Example JSON Response

```
"Initial draw amount must be less than or equal to Total line amount."
```

500 INTERNAL SERVER ERROR WITH "INVALID ZIP CODE" STRING

Response details:

Status	500 Internal Server Error
Description	This response is returned if the value specified for <code>propertyZipCode</code> in the request body does not correspond to a valid ZIP Code.
Remediation	Make another request with a valid ZIP Code.

Example JSON Response

```
"Invalid ZIP Code"
```

500 INTERNAL SERVER ERROR WITH "INITIAL DRAW AMOUNT" STRING

Response details:

Status	500 Internal Server Error
Description	This response is returned if the value of <code>initialDrawAmount</code> is too low.
Remediation	Make another request with a valid <code>initialDrawAmount</code> .

Example JSON Response

```
"Initial draw amount must be $ <Amount> or greater."
```

500 INTERNAL SERVER ERROR WITH "AN ERROR OCCURRED" STRING

Response details:

Status	500 Internal Server Error
Description	This response is returned if the request contains an invalid bearer token or contains no bearer token.
Remediation	Confirm the request is properly authenticated, then make another request.

Example JSON Response

```
"An error occurred while processing GetPriceQuote request."
```

RESPONSE FIELDS | CREATE HELOC PRICE QUOTE

The following fields display in responses for this operation.

200 OK RESPONSE FIELDS

The following fields display in 200 OK responses.

ROOT OBJECT FIELDS

The following fields display in the root object of the response:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>loanAmount</code>	Number	Displays the loan amount.	320000.0
<code>validQuoteItems</code>	Array	Displays information about each valid HELOC price quote option as a JSON object.	See validQuoteItems Fields .

<code>invalidQuoteItems</code>	Array	Displays information about each invalid HELOC price quote option as a JSON object.	See invalidQuoteItems Fields .
<code>errorMessages</code>	Array	If an error occurred, displays the corresponding error message. If no error occurred, displays <code>null</code> .	<code>null</code>
<code>borrowerName</code>	String	Displays the name of the borrower.	<code>John Homeowner</code>
<code>legalDisclaimer</code>	String	Displays UWM's legal disclaimer about rate changes.	See 200 OK Response .
<code>obfuscatedScenarioId</code>	Number	Displays the unique identifier of the pricing scenario.	<code>1234567890</code>
<code>brokerage</code>	Object	Displays information about the broker shop.	See brokerage Fields .
<code>loanOfficer</code>	Object	Displays information about the loan officer.	See loanOfficer Fields .
<code>quotedDate</code>	String	Displays the date and time the HELOC pricing scenario was created.	<code>2025-07-25T14:21:24.476411-04:00</code>
<code>effectiveDate</code>	String	Displays the date and time the quoted rates are effective.	<code>2025-07-25T09:30:00</code>
<code>commitmentPeriod</code>	String	Displays the commitment period.	<code>30-day lock</code>

BROKERAGE FIELDS

The following fields display in the `brokerage` object:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>name</code>	String	Displays the name of the broker shop.	<code>Broker Shop</code>
<code>nmlsNumber</code>	String	Displays the broker shop's NMLS number.	<code>MI123</code>
<code>entityId</code>	Number	Displays the unique identifier of the broker shop.	<code>12345</code>

LOANOFFICER FIELDS

The following fields display in the `loanOfficer` object:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>name</code>	String	Displays the full name of the loan officer.	Bob Loanofficer
<code>nmlsNumber</code>	String	Displays the loan officer's NMLS number.	MI123
<code>contactNumber</code>	String	Displays the loan officer's phone number.	8005551234
<code>emailAddress</code>	String	Displays the loan officer's email address.	bob@email.com

VALIDQUOTEITEMS FIELDS

The following fields display for each object in the `validQuoteItems` array:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>mortgageProductId</code>	Number	Displays the unique identifier of the product.	902
<code>mortgageProductName</code>	String	Displays the name of the product.	HELOC Standalone 30 Year 3 Year Draw - Yellow
<code>mortgageProductAlias</code>	String	Displays the alias of the product.	HELOC Standalone 30Y 3Y Draw-Y
<code>loanToValue</code>	Number	Displays the LTV ratio.	0.3
<code>actualTermYears</code>	Number	Displays the loan term.	30
<code>targetRate</code>	Number	Displays the target rate.	0.0
<code>totalAdjustment</code>	Number	Displays the price adjustment.	-2.725
<code>customPricingMessaging</code>	Object	If a custom price option is available, displays information about the option.	See below.
<code>quoteLoanDetails</code>	Array	Displays details about the loan.	Empty array

		<p>Displays the following pricing details:</p> <ul style="list-style-type: none"> • <code>interestRate</code> • <code>adjustments</code> • <code>principalAndInterest</code> • <code>monthlyPayment</code> • <code>mortgageInsurance</code> • <code>originationFee</code> • <code>finalPrice</code> • <code>finalPriceAfterOriginationFee</code> • <code>isBestQuotePricePoint</code> • <code>annualPercentageRate</code> • <code>buydownSchedule</code> • <code>amortizationTypeId</code> • <code>paymentsPerYear</code> • <code>numberOfPayments</code> 	
<code>quotePricePoints</code>	Array		See Pricing Details Fields .

<code>productHighlights</code>	Array	Displays product highlights.	See 200 OK Response .
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CUSTOMPRICINGMESSAGING FIELDS

The following fields display in the `customPricingMessaging` object:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>label</code>	String	Displays information about the custom price option.	<code>Product Not Eligible</code>
<code>severity</code>	Number	<p>Indicates whether the informational popover is included in the UI.</p> <p>The following options are available:</p> <ul style="list-style-type: none"> • <code>0</code> • <code>1</code> • <code>2</code> • <code>3</code> 	<code>0</code>
<code>header</code>	String	Displays the verbiage used to label the message onscreen in the EQ application.	<code>Product Not Eligible</code>
<code>body</code>	String	Displays the verbiage used to describe the message onscreen in the EQ application.	<code>This product is not eligible for custom pricing</code>

PRICING DETAILS FIELDS

The below fields display for the following objects in the `quotePricePoints` array:

- `interestRate`
- `adjustments`
- `principalAndInterest`
- `monthlyPayment`
- `mortgageInsurance`
- `originationFee`
- `finalPrice`
- `finalPriceAfterOriginationFee`
- `isBestQuotePricePoint`
- `annualPercentageRate`
- `buydownSchedule`
- `amortizationTypeId`
- `paymentsPerYear`
- `numberOfPayments`

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>label</code>	String	Displays the verbiage used to label the pricing detail onscreen in the EQ application.	<code>Base Price</code>
<code>percent</code>	Number	If the pricing detail is a percentage, displays the percentage.	<code>7.562</code>
<code>value</code>	Number	If the pricing detail is a numeric value, displays the numeric value.	<code>24198.4</code>
<code>display</code>	Boolean	Indicates whether the pricing detail displays onscreen in the EQ application.	If displayed: <code>true</code> If not displayed: <code>false</code>

INVALIDQUOTEITEMS FIELDS

The following fields display for each object in the `invalidQuoteItems` array:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
<code>mortgageProductId</code>	Number	Displays the unique identifier of the product.	<code>835</code>
<code>mortgageProductName</code>	String	Displays the name of the product.	<code>HELOC Standalone 30 Year</code>
<code>mortgageProductAlias</code>	String	Displays the alias for the product.	<code>HELOC Standalone 30 Year</code>
<code>invalidReasons</code>	Array	Displays reasons the product is invalid.	<code>Empty array</code>
<code>failures</code>	Array	Displays reasons the product is invalid.	See 200 OK Response .

404 NOT FOUND RESPONSE FIELDS

The following fields display in 404 Not Found responses:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
statusCode	Number	Displays the response status code.	404
message	String	Displays the corresponding error message.	Resource not found

GET ALL SCENARIOS

This operation retrieves information for up to 100 pricing scenarios created by the user in the past 30 days.

REQUESTS | GET ALL SCENARIOS

Request details:

GET	https://api.uwm.com/instantpricequote/v1/scenarios
Header	
Authorization:	BEARER <RECEIVED_ACCESS_TOKEN>
Body	
N/A	

RESPONSES | GET ALL SCENARIOS

The following responses are returned for this operation.

200 OK

Response details:

Status	200 OK
Description	This response is returned upon the successful retrieval of information for up to 100 pricing scenarios created by the user in the past 30 days.
Remediation	N/A

NOTE: Only portions of this response are displayed below due to its length. Omitted sections are indicated by ellipses: (...).

Example JSON Response

```
{
  "scenarios": [
    {
      "obfuscatedScenarioId": 1234567890,
      "scenarioName": "John Homeowner",
      "loanOfficer": "Bob Loanofficer",
      "loanType": "HELOC/2nd Mortgage",
      "purpose": "Refinance 1st mortgage",
      "loanAmount": 150000,
      "dateModified": "2025-07-25T14:21:23.663",
      "createdByUser": "Lisa User",
      "brokerAlias": "ABC123"
    },
    {
      "obfuscatedScenarioId": 9876543210,
      "scenarioName": "Alice Firsttimer",
      "loanOfficer": "Bob Loanofficer",
      "loanType": "Conventional",
      "purpose": "Refinance 1st mortgage",
      "loanAmount": 320000,
      "dateModified": "2025-07-25T14:06:30.427",
      "createdByUser": "Lisa User",
      "brokerAlias": "ABC123"
    },
    ...
  ]
}
```

401 UNAUTHORIZED

Response details:

Status	401 Unauthorized
Description	This response is returned if the request is not authenticated.
Remediation	Confirm the request is properly authenticated, then make another request.

429 TOO MANY REQUESTS

Response details:

Status	429 Too Many Requests
Description	This response is returned if the rate limit was exceeded.
Remediation	Wait 30 seconds before making another request.

Example JSON Response

```
"Rate limit is exceeded"
```

500 INTERNAL SERVER ERROR

Response details:

Status	500 Internal Server Error
Description	This response is returned if an internal error occurred while trying to fulfill the request.
Remediation	Email apisupport@uwm.com for assistance.

RESPONSE FIELDS | GET ALL SCENARIOS

The following fields display in responses for this operation.

200 OK FIELDS

The following fields display in 200 OK responses.

ROOT OBJECT FIELDS

The following field displays in the root object of the response:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
scenarios	Array	Displays information about each pricing scenario as a JSON object.	See below.

SCENARIOS FIELDS

The following fields display for each object in the `scenarios` array:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
obfuscatedScenarioId	Number	Displays the unique identifier of the pricing scenario.	1234567890
scenarioName	String	Displays the name the scenario is saved under. This is the borrower name.	John Homeowner
loanOfficer	String	Displays the name of the loan officer.	Bob Loanofficer
loanType	String	Displays the loan type.	HELOC/2nd Mortgage
purpose	String	Displays the loan purpose.	Refinance 1st mortgage
loanAmount	Number	Displays the loan amount.	150000
dateModified	String	Displays the date and time the scenario was last modified.	2025-07-25T14:21:23.663
createdByUser	String	Displays the name of the user who created the pricing scenario.	Lisa User
brokerAlias	String	Displays the broker alias of the user who created the pricing scenario.	ABC123

GET SINGLE SCENARIO

This operation retrieves information for a specific pricing scenario created by the user in the past 30 days.

NOTE: While users cannot edit an existing pricing scenario, they can create a new pricing scenario with similar parameters.

This operation allows users to see which parameters were already specified and use them in a new scenario, if desired.

REQUESTS | GET SINGLE SCENARIO

Request details:

POST	<i>If non-HELOC pricing scenario:</i> https://api.uwm.com/instantpricequote/v1/mortgagepricinglayout <i>If HELOC pricing scenario:</i> https://api.uwm.com/instantpricequote/v1/heloclayout
Header	
Authorization: BEARER <RECEIVED_ACCESS_TOKEN>	
Body	
<pre>{ "PreScenarioId": null, "ObfuscatedScenarioId": 1234567890 }</pre>	

BODY PARAMETERS | GET SINGLE SCENARIO

The following body parameters must be included in requests for this operation:

PARAMETER	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
PreScenarioId	String	This is an unsupported parameter. Do not specify a value for this parameter when making requests for this operation.	null
ObfuscatedScenarioId	Number	The unique ID of the pricing scenario whose information is being returned.	1234567890

RESPONSES | GET SINGLE SCENARIO

The following responses are returned for this operation.

200 OK

Response details:

Status	200 OK
Description	This response is returned upon the successful retrieval of information for a specific pricing scenario created by the user in the past 30 days.
Remediation	N/A

Example JSON Response

```
{
  "obfuscatedScenarioId": 1234567890,
  "scenarioName": "John Homeowner",
  "loanOfficer": "Bob Loanofficer",
  "loanType": "HELOC/2nd Mortgage",
  "purpose": "Refinance 1st mortgage",
  "loanAmount": 150000,
  "dateModified": "2025-07-25T14:21:23.663",
  "createdByUser": "Lisa User",
  "brokerAlias": "ABC123"
}
```

401 UNAUTHORIZED

Response details:

Status	401 Unauthorized
Description	This response is returned if the request is not authenticated.
Remediation	Confirm the request is properly authenticated, then make another request.

429 TOO MANY REQUESTS

Response details:

Status	429 Too Many Requests
Description	This response is returned if the rate limit was exceeded.
Remediation	Wait 30 seconds before making another request.

Example JSON Response

```
"Rate limit is exceeded"
```

500 INTERNAL SERVER ERROR

Response details:

Status	500 Internal Server Error
Description	This response is returned if an internal error occurred while trying to fulfill the request.
Remediation	Email apisupport@uwm.com for assistance.

RESPONSE FIELDS | GET SINGLE SCENARIO

The following fields display in responses for this operation.

200 OK

The following fields display in 200 OK responses:

FIELD	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
obfuscatedScenarioId	Number	Displays the unique ID of the pricing scenario.	1234567890
scenarioName	String	Displays the name the scenario is saved under. This is the borrower name.	John Homeowner
loanOfficer	String	Displays the name of the loan officer.	Bob Loanofficer
loanType	String	Displays the loan type.	HELOC/2nd Mortgage
purpose	String	Displays the loan purpose.	Refinance 1st mortgage
loanAmount	Number	Displays the loan amount.	150000
dateModified	String	Displays the date and time the scenario was last modified.	2025-07-25T14:21:23.663
createdByUser	String	Displays the name of the user who created the pricing scenario.	Lisa User
brokerAlias	String	Displays the broker alias of the user who created the pricing scenario.	ABC123

DELETE SCENARIO

This operation deletes one or more pricing scenarios.

REQUESTS | DELETE SCENARIO

Request details:

POST	https://api.uwm.com/instantpricequote/v1/scenarios/delete
------	---

Example Header

```
Authorization: BEARER <RECEIVED_ACCESS_TOKEN>
```

Example Body

```
{
  "ObfuscatedScenarioIdList": [
    1234567890
  ]
}
```

BODY PARAMETERS

The following body parameter must be included in requests for this operation:

PARAMETER	VALUE TYPE	DESCRIPTION	EXAMPLE VALUE
ObfuscatedScenarioIdList	Array	The unique identifier(s) of the pricing scenario(s) to be deleted.	See above.

RESPONSES | DELETE SCENARIO

The following responses are returned for this operation.

200 OK

Response details:

Status	200 OK
Description	This response is returned upon the successful deletion of one or more pricing scenarios.
Remediation	N/A

401 UNAUTHORIZED

Response details:

Status	401 Unauthorized
Description	This response is returned if the request is not authenticated.
Remediation	Confirm the request is properly authenticated, then make another request.

429 TOO MANY REQUESTS

Response details:

Status	429 Too Many Requests
Description	This response is returned if the rate limit was exceeded.
Remediation	Wait 30 seconds before making another request.

Example JSON Response

```
"Rate limit is exceeded"
```

500 INTERNAL SERVER ERROR

Response details:

Status	500 Internal Server Error
Description	This response is returned if an internal error occurred while trying to fulfill the request.
Remediation	Email apisupport@uwm.com for assistance.

SUPPORT & TROUBLESHOOTING

For API support and troubleshooting, email apisupport@uwm.com.

CHANGE LOG

Version	Publication Date	Author	Description
V3	10/9/2025	Lucas Jeffrey	Verbiage and formatting; added new body parameters for Create Mortgage Price Quote and Create HELOC Price Quote.
V2	9/3/2025	Lucas Jeffrey	Updated request URLs for all endpoints.
V1	8/11/2025	Lucas Jeffrey	Initial version.