



# United Wholesale Mortgage launches solution for brokers

**U**nited Wholesale Mortgage (UWM), Birmingham, Michigan, a national wholesale mortgage lender operating in 47 states, announced it has implemented a proprietary decisioning solution within its broker portal that was custom-developed in-house. The new functionality returns accurate pricing and product eligibility on as many as 10 programs at once with the click of a mouse.

“Simply put, the addition of Easy Qualifier [EQ] to our already robust broker portal makes it easier and quicker for our broker community to quickly identify programs, price loans and offer the lowest payment options while talking with borrowers,” said Mat Ishbia, president of United Wholesale Mortgage. “We want to make it as easy as possible to do business with us, and technology is key to providing excellence in service. Using EQ, our brokers are able to confidently say ‘yes’ to borrowers at the point of first contact and close the loan.”

EQ is integrated with EASE (Easiest Application System Ever), UWM’s custom broker portal, which provides brokers with Web-based and pipeline management tools. EASE contains an automated pricing engine that provides accurate pricing on eligible loans. The portal also allows for rate locks, offers real-time status on conditions, enables ease of communication with underwriters and provides visibility over the entire pipeline from submission to funding. In addition, EASE allows brokers to instantly order Federal Housing Administration (FHA) case numbers and generate a UWM Truth in Lending (TIL) disclosure.

EQ and EASE work together to help brokers close more loans in a shorter time frame and with greater accuracy, according to UMW. The portal’s functionality provides UWM’s brokers with a competitive advantage over other originators in the market, which ultimately facilitates customer loyalty, according to the company.

EQ and EASE are designed solely for use by brokers to make it easier for them to generate new business. The broker portal seamlessly integrates with UWM’s back-office technologies to streamline broker communications and various internal processes.

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