

PRIVACY POLICY

This Privacy Statement describes how United Wholesale Mortgage, LLC, a Michigan limited liability company uses the information you provide.

INFORMATION GATHERED

You may choose to provide information about yourself in order to be contacted by United Wholesale Mortgage, LLC, a Michigan limited liability company regarding loan products and/or services, to receive a response to your question or inquiry, or to gain access to your online account. Such information may include the following:

- Your name
- Your company name
- NMLS number
- IP address
- Contact information including phone number email address
- Information about your business
- Information about your interactions with UWM's websites
- Geolocation data
- Professional or employment-related information
- Financial information
- Other information you choose to provide via a telephone call, letter or e-mail

UWM may collect the above information via the online broker agreement form, contact fields, telephone calls, emails to UWM, letters and documentation provided to UWM and your activity on our website.

If you are a borrower or a potential borrower and you, or your loan officer submits a loan application to UWM on your behalf, UWM may also receive any or all of the following categories of personal information in order to evaluate your loan application and credit worthiness, potentially approve and close a loan for you, and subsequently service any approved loan.

- Contact information: name, property address, email address, telephone numbers
- Credit information: credit score, social security number, prior addresses, account information, birth date
- Financial information
- Employment and education information
- Tax information
- Forms of personal identification such as driver's license or passport, visa information

- Information about your property or the property you are attempting to purchase obtained through publicly available sources and/or an appraisal
- Information about your use of UWM's websites

Because of the financial nature of our business, UWM's websites and applications are not designed for use by children under the age of 13 and those not of legal age to contract. Therefore, UWM does not knowingly attempt to solicit or receive any information from children. Additionally, UWM does not have services available for those younger than the legal age to contract and as such does not knowingly attempt to solicit or receive any information from those under the age of 16. UWM does not sell the personal information of minors.

HOW INFORMATION IS COLLECTED

The personal information UWM receives about you is provided: by you directly to UWM; on your loan application; online forms you complete; documentation provided in connection with the underwriting process or for consideration of a loan modification; information and/or documentation you provide to be approved to submit loans to UWM; emails and letters you send to UWM; phone calls with UWM; and your activity on UWM websites.

MANDATORY AND OPTIONAL INFORMATION

UWM identifies for you what information is required to fulfill any particular request on our Website, be considered for approval to submit loans to UWM, and be considered for a residential mortgage loan. If you choose not to provide mandatory information, UWM will not be able to provide you the service you are requesting.

USE

Primarily, the information you provide will be used to: contact you and better understand your wholesale lender needs; allow access to our servicing system if you have a loan with us; review your loan application or broker application for approval; and underwrite your loan request. You understand that by submitting your information through this Website or one of UWM's other company websites or by other means to UWM, you agree to be contacted regardless of registration with any federal, state or local Do Not Call list, Do Not Mail list, or any other comparable list or registry. By providing information to UWM through this Website, a telephone call, an e-mail, letter or by any other means permitted by UWM, you authorize UWM to engage in the following uses of your information:

- to improve its products and services
- to periodically market its products and services, telemarket its products and services, and send promotional emails and advertisements to you
- to contact you

- to perform services you request of UWM including but not limited to reviewing credit worthiness for requested loan approval, service your UWM loan, respond to your inquiries/requests, underwrite your loan application, review your account for possible loan modification
- to complete any other task requested of UWM or necessary to perform the underlying services for which you have contacted UWM directly, or indirectly via your loan officer

If you do not wish to receive information regarding UWM products and services, you may opt-out within any future communications or by sending an Email to info@uwm.com. Please designate within your opt-out request your email address, property address, loan number (if applicable), and telephone number as well as from what communications you wish to opt-out. UWM does not sell or share a borrower's personal information with third-parties for their promotional or marketing use without your consent.

While we respect and honor your privacy preferences as you have expressed, there may be times we need to contact you to inform you of a specific change that may have an impact on your ability to use UWM's services or other critical non-marketing purposes. We may also contact you to respond to any specific request you may submit.

SECURITY

UWM has measures in place directed to safeguarding the information you provide. Such measures include, but are not limited to, implementing policies and procedures regarding data security.

Please note, no data transmission over the Internet or any wired or wireless network can be guaranteed to be 100% secure. UWM recommends you do not send any confidential information and/or nonpublic personal information by e-mail. If you choose to send confidential information and/or nonpublic personal information to UWM via e-mail, you accept all risk that such information may be intercepted by a third party.

SERVICE PROVIDERS

For certain aspects of the loan process and to provide certain services to you, UWM employs or utilizes service providers including, but not limited to, appraisal management companies, title companies, closing attorneys, due diligence firms, sub-servicers, consultants, temporary workers, attorneys, third-party developers and technology companies and others as necessary. For example, we may utilize service providers to send Emails to you. In order for service providers to assist UWM, we may need to share your personally identifiable information. Service providers are not authorized and are strictly prohibited from utilizing your personally identifiable information for any purpose other than those proscribed by UWM in connection with the services they provide on

UWM's behalf. UWM does not sell or share a borrower's personal information with third-parties for their promotional or marketing use without your consent.

LEGAL DISCLOSURE

At times, UWM may be required to disclose your personal information to including, but not limited to, state and federal agencies, regulatory authorities, attorneys, and/or other parties as the result of a legal obligation, subpoena, or legal requirement.

WEB TECHNOLOGIES

- **Cookies:** A "cookie" is a small file that is assigned by the web server to your computer. The use of cookies allows UWM to identify which pages of the site are accessed. That information is then used to improve the Website and your online experience. Assigning a cookie to your computer does not provide UWM access to your computer or any of the information contained on your computer and your computer is not harmed by UWM's use of cookies. Most web browsers afford you the option of modifying your settings to reject cookies should you choose. However, declining cookies may interfere with your ability to take full advantage of the features of this Website.
- **Website Usage Data:** Our websites may track usage data, including but not limited to, your IP address, your page views and links clicked, your browser type and version, and other aspects of how you interact with UWM's websites. UWM utilizes this information in the aggregate and on an individual level to better understand how our website is being used, to improve site offerings, for troubleshooting and other issue resolution purposes. This data may also be utilized to help UWM provide coaching on the various tools the site has to offer and provide you with a more personalized website experience or assist with technical support questions. We may also utilize it to send you specific offers or promotions. If you do not wish to receive offers or promotions, simply indicate your preferences through your online account or send an Email to info@uwm.com. You can also follow the instructions at the bottom of any particular Email from UWM to manage your notification preferences. Again, UWM does not share your information with third-party companies for their marketing or promotional use and we do not track URLs that you type into your browser, nor do we obtain any information about your usage across the internet once you leave UWM's websites.

CHANGE IN CONTROL

Your information may be transferred in connection with a sale, merger, transfer, exchange or other disposition (whether assets, stock or otherwise) of all or a portion of the business of UWM. You will have the opportunity to opt-out of further secondary use of your information following any such change in control.

SOCIAL MEDIA AND THIRD-PARTY LINKS

UWM has a presence on various social media outlets in an effort to connect with our clients, customers and to connect with potential clients. Your activity on third-party websites is governed by the security, policies and terms of use of each third-party website. You should review the privacy policies of the third-party website before using it and ensure you understand how your information may be used before providing it. The information posted on or directed on UWM social media profiles is generally available to the public. To protect your privacy, do not include information sensitive personal information or any other information you want to keep provide in your social media activity, comments or response. Any information shared on UWM's social media pages may be archived independently on, and retention of such information is governed by, the third-party website.

You might find links to third party websites on this Website. These websites should have their own privacy policies which you should read and understand before using their site. UWM does not accept any responsibility or liability for their policies or for the security of information you submit through a third-party website whatsoever as UWM has no control over third-party websites.

CHANGES TO OUR PRIVACY STATEMENT

UWM reserves the right to modify this Privacy Statement at any time without notice, but the most current version of the Privacy Statement is available to you by clicking on the link at the bottom of this Website. By continuing to use the Website and the services available through it, after the date of any change to this Privacy Statement, including accessing the Website, you agree and acknowledge acceptance of the Privacy Statement in its most current version.

TERMS AND CONDITIONS

Please see the UWM Terms of Use Statement for other details that are applicable to and regard your use and access of this Website by clicking the link at the bottom of this page.

RIGHT TO KNOW ABOUT PERSONAL INFORMATION COLLECTED, DISCLOSED OR SOLD

You have the right to request UWM disclose what personal information it collects, uses, discloses and sells. UWM has outlined above the general categories of information collected from you directly or received by UWM via your licensed loan officer. UWM does not sell your personal information and only discloses to third-parties who are performing services on behalf of UWM or assisting UWM with another business need or purpose.

If you would like additional information about what personal information UWM collects and how it is used, disclosed, and sold (UWM does not sell your personal information), you can submit a verifiable consumer request via telephone by calling 800-981-8898

and asking for our Consumer Advocate Team or by email to consumeradvocate@uwm.com. You can also submit your request in writing by mailing it to:

United Wholesale Mortgage
c/o Consumer Advocate Team
585 South Blvd. E.
Pontiac, MI 48341

In order to respond to your request for information, UWM will need sufficient information to verify your identify. Please include with your request your name, property address, NMLS number (if applicable), loan account number (if applicable), last four digits social security number and/or any other information that may help UWM verify your identity.

CALIFORNIA CONSUMERS - RIGHT TO ACCESS, REQUEST DELETION, OR OPT-OUT FROM SALE OF PERSONAL INFORMATION:

You have the right to request (1) access to your personal information, (2) to opt-out of “sales” of personal information (UWM does not sell your personal information), and (3) the deletion of your personal information. However, please understand that as a licensed mortgage lender, UWM is required to comply with applicable rules, regulations and guidelines, which dictate how UWM retains your personal information and account information.

You can submit a verifiable consumer request via telephone by calling 800-981-8898 and asking for our Consumer Advocate Team or by email to consumeradvocate@uwm.com. You can also submit your request in writing by mailing it to:

United Wholesale Mortgage
c/o Consumer Advocate Team
585 South Blvd. E.
Pontiac, MI 48341

You may also designate an authorized agent to make a request under the California Consumer Privacy Act (CCPA) by following UWM’s third-party authorization processes.

In order to respond to your request for information, UWM will need sufficient information to verify your identify. Please include with your request your name, property address, NMLS number (if applicable), loan account number (if applicable), last four digits social security number and/or any other information that may help UWM verify your identity.

NON-DISCRIMINATION STATEMENT

UWM does not discriminate against any consumer exercising their privacy rights conferred by the CCPA.

AGREEMENT

By using this Website, you agree to UWM's Privacy Statement and to the use of the information UWM receives and collects as stated herein and in ways UWM may notify you of in the future. By providing any personal information to this site, you acknowledge that you fully understand and consent to the collection and processing of such information. UWM reserves the right at its discretion to modify this Privacy Statement at any time. Your continued use of this site following the posting of changes to these terms indicates your acknowledgment and acceptance of all changes.

QUESTIONS?

Should you still have questions regarding UWM's use of your information, privacy policies and practices, you may contact UWM using the below information:

United Wholesale Mortgage
585 South Blvd E.
Pontiac, MI 48341
info@uwm.com
(800) 981-8898