

Retail mortgage lender **Shore Mortgage** founded by Jeff Ishbia with United Shore Financial Services (USFS) as parent company



2 TEAM MEMBERS

\$10M IN PRODUCTION

1986

2001

Mat Ishbia joins UWM

12 TEAM MEMBERS

\$250M IN PRODUCTION

2003



2006

United Wholesale Mortgage (UWM) is established



Wholesale lending becomes company focus
Named #75 wholesale lender

\$2.7B IN PRODUCTION

2009

Shift to **inside account executive model**
Serving primarily as **FHA lender**

\$320M IN PRODUCTION

2011

Mat Ishbia named **President**

2012

Six Pillars created, showcasing core company values



\$7.1B IN PRODUCTION

2013

Mat Ishbia appointed **President and CEO**

Named #4 wholesale lender

2014

Parent company rebranded from USFS to **United Shore**
UNITED SHORE

Retail eliminated (except team member loans) to focus exclusively on wholesale

2015

Named #1 wholesale lender for the **first time**

EASE, our best-in-class, proprietary Loan Origination System (LOS), is built from scratch

1,300 TEAM MEMBERS

\$13.1B IN PRODUCTION



2017

Named #7 overall mortgage lender, closing 1 in every 40 loans in the nation

2018

22% market share in wholesale mortgage channel

Moved into new 610,000-sq.-ft. HQ in Pontiac, MI

2019

Named #2 overall mortgage lender



Launched to help grow the wholesale mortgage channel

8,000 TEAM MEMBERS

\$107B IN PRODUCTION



2020

United Shore rebrands to UWM

Nation's longest enclosed pedestrian bridge (1,000 ft.) connects North and South buildings

\$182.5B IN PRODUCTION



2021

UWM publicly traded on the New York Stock Exchange (\$UWMC)

9,000 TEAM MEMBERS

\$226.5B IN PRODUCTION



2022

Named #1 overall mortgage lender for Q3 and Q4

38% market share in wholesale mortgage channel

Hosted **first UWM LIVE!**, the biggest broker event in the industry with over 5,000 attendees



2023

Named #1 overall mortgage lender

2024

Mortgage Matchup named 1st Official Mortgage Partner of the NBA & WNBA

Launched



2025

#1 overall mortgage lender for 4 consecutive years

Launched **Mia**, first of its kind AI-powered virtual Loan Officer Assistant

Announced **In-House Servicing**, in partnership with Bilt

2026

Celebrating **40 YEARS** of More Than Mortgages