

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



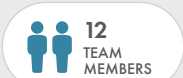
1986

2001

United Wholesale Mortgage (UWM) is established



Mat Ishbia joins UWM



2003



2006

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



Wholesale lending becomes company focus

Named **#75 wholesale lender**

2009



2011

Mat Ishbia named **President**

**Six Pillars** created, showcasing core company values



2012



2013

Mat Ishbia appointed **President and CEO**

Named **#4 wholesale lender**

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



2014

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



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

2017

2018

**22% market share** in wholesale mortgage channel

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



Launched to help borrowers and real estate agents connect with local mortgage brokers

Named **#2 overall mortgage lender**

**BEA.MORTGAGEBROKER.COM**

Launched to help grow the wholesale mortgage channel



2019

2020

United Shore rebrands to UWM

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



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

2021



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



Named **#1 overall mortgage lender**

2023



2024

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

Launched



**#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

2025

2026

Celebrating **40 YEARS** of More Than Mortgages