



Frequently Asked Questions:

What value does the UWM + Bilt partnership offer to brokers?

The partnership between UWM and Bilt delivers unprecedented value to mortgage brokers by ensuring your clients enjoy a seamless and consistent experience even after the loan is closed. By allowing you to offer this enhanced service continuity, it helps foster long-term relationships and trust with your clients.

Is this the first mortgage rewards program of its kind?

Yes. This initiative sets a new standard in the industry, offering homeowners the unprecedented opportunity to gain valuable rewards simply by making their regular on-time mortgage payments through Bilt.

How does the UWM + Bilt partnership help brokers stay in front of past clients?

The new UWM + Bilt servicing portal significantly enhances your ability to stay connected with past borrowers. It offers greater visibility and branding opportunities by featuring your headshot, logo and contact information prominently on the borrower's payment page. It also includes your branding in communications when borrowers earn rewards for on-time digital payments. This consistent presence keeps you top-of-mind with your clients and helps provide ongoing engagement and future business opportunities.

How does this partnership provide a competitive edge?

The UWM + Bilt partnership provides you with a powerful competitive edge in the market because only UWM partners can offer it. The Bilt rewards program will not only help attract new clients but also help retain existing ones by offering additional benefits and incentives that go beyond traditional mortgage services.

What happens to borrowers who are currently serviced by UWM?

All previous borrowers with loans serviced by UWM will be seamlessly migrated to the new Bilt experience. Borrowers will need to claim their loan within Bilt to manage their loan and set up their payment preferences to start earning rewards.

What about borrowers who close a loan in 2026?

Any borrower closing a loan with UWM in 2026 will automatically be serviced by UWM and begin making their payments through Bilt. They will receive communication from UWM Servicing on how to set up and manage their loan within Bilt to start earning rewards.



Will Bilt rewards be appealing to consumers?

Yes. In fact, the Bilt platform is already being enjoyed by over 5 million renters, of which 500,000 become homeowners each year. It's highly appealing to consumers because it lets them earn rewards on what is often their biggest expense. Plus, the friendly, easy-to-use platform enhances the homebuying and mortgage-paying experience by providing tangible benefits that align with their lifestyle and financial goals.

What can borrowers redeem points for?

With every on-time mortgage payment made through Bilt, borrowers earn points that can be redeemed for:

- Their principal mortgage payment or toward the down payment on their next home
- Neighborhood dining, groceries, pharmacies, travel, rideshares, fitness and more
- Extended benefits beyond the closing, with ongoing incentives long after they've moved into their new home

How should brokers market this to consumers?

We recommend shifting your marketing focus from rates and loan products to the overall mortgage experience and the benefits only you can offer, including:

- The feeling of being rewarded
- The satisfaction of getting something extra each month
- The sense of making a smart choice by selecting the right broker

What happens if a borrower doesn't register with Bilt?

If a borrower doesn't register with Bilt, they will not be able to make digital one-time payments, recurring payments, or set up ACH. They will need to either mail a check or pay over the phone.

What if a borrower has trouble claiming their loan?

If a borrower encounters an issue claiming their loan or gets locked out of registration, please contact 888-896-9658.

What if a borrower can't find a mortgage document or has trouble accessing the Document Center?

If a borrower has trouble accessing a document, please direct them to the Bilt online chat for quick support within the Bilt app or on their dashboard at bilt.com/uwm