



NEWS RELEASE

United Wholesale Mortgage Selects ICE Mortgage Technology to Power In-House Servicing Strategy

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Nation's largest mortgage lender selects ICE Mortgage Technology's MSP® to provide world-class servicing support that fuels recapture and referral business for brokers

ATLANTA & PONTIAC, Mich.--(BUSINESS WIRE)-- Intercontinental Exchange, Inc. (NYSE: ICE), a leading global provider of technology and data, today announced that United Wholesale Mortgage (UWM) has signed a long-term agreement to license ICE Mortgage Technology's industry-leading MSP® loan servicing system. Selecting MSP will allow the nation's largest mortgage lender to bring its servicing operations in-house with a modern, comprehensive solution that streamlines the entire servicing process.

Operating exclusively through the wholesale channel, UWM's shift to in-house servicing will enable it to curate a homeowner experience that yields increased recapture and referral business for its mortgage broker network. UWM selected MSP for the system's powerful features, scalability and capacity to support outstanding customer service that fosters borrower retention, and the fact that ICE is an independent, neutral and proven technology provider.

"ICE Mortgage Technology is exclusively dedicated to serving businesses that power the housing finance economy," said Tim Bowler, President of ICE Mortgage Technology. "Our solutions simplify every stage of the loan lifecycle to promote a smoother, more efficient and more cost-effective mortgage experience for everyone involved. As a neutral provider of third-party software, lenders and servicers can rest assured that we will always be in their corner, helping them support the American dream of homeownership and working to make them successful every day."

As part of the implementation of MSP, UWM will deploy ICE Servicing Digital™, an intuitive homeowner portal with robust retention and recapture features that keep borrowers engaged through the life of a loan, and ICE Loss Mitigation, which fully integrates with Servicing Digital to help homeowners facing hardship connect with assistance. Additionally, UWM will leverage ICE Customer Service to deliver timely homeowner support, ICE Automated Lien Release to streamline lien releases, and ICE's Servicing APIs to integrate its broader tech stack for improved operational efficiency.

"We are excited to partner with ICE Mortgage Technology to bring our servicing portfolio in-house. This is a huge win for UWM and, more importantly, the broker community," said Mat Ishbia, Chairman, President and CEO of UWM. "This will mean a better experience for borrowers and a stronger, stickier relationship with their brokers, which we believe could result in more repeat business and referrals — the foundation for long-term growth and success. While we are excited about the cost savings for UWM, we're even more excited about the opportunity to help brokers deepen their relationships with borrowers by leveraging MSP."

"We are honored that UWM has entrusted us to supply the technology underpinning its new servicing strategy," said Ben Jackson, President of ICE. "By leveraging our platform and many of our complementary solutions, UWM will gain access to a powerful, scalable system for delivering a consistent, world-class servicing experience that drives repeat and referral business and supports homeownership in communities nationwide."

ICE Mortgage Technology delivers an end-to-end mortgage technology ecosystem that lowers costs, maximizes operational efficiency and creates new business opportunities for housing professionals. Built on a shared data standard, ICE Mortgage Technology's interconnected platform facilitates collaboration among mortgage stakeholders while automating workflows across the loan lifecycle.

About UWM Holdings Corporation and United Wholesale Mortgage

Headquartered in Pontiac, Michigan, UWM Holdings Corporation (UWMC) is the publicly traded indirect parent of United Wholesale Mortgage, LLC ("UWM"). UWM is the nation's largest home mortgage lender, despite exclusively originating mortgage loans through the wholesale channel. UWM has been the largest wholesale mortgage lender for 10 consecutive years and is also the largest purchase lender in the nation. With a culture of continuous innovation of technology and enhanced client experience, UWM leads the market by building upon its proprietary and exclusively licensed technology platforms, superior service and focused partnership with the independent mortgage broker community. UWM originates primarily conforming and government loans across all 50 states and the District of Columbia. For more information, visit uwm.com or call 800-981-8898. NMLS #3038.

Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995 -- Statements in this press release regarding UWMC's business that are not historical facts or statements are "forward-looking statements" that

involve risks and uncertainties. For a discussion of additional risks and uncertainties, which could cause actual results to differ from those contained in the forward-looking statements, see UWMC's Securities and Exchange Commission (SEC) filings.

About Intercontinental Exchange

Intercontinental Exchange, Inc. (NYSE: ICE) is a Fortune 500 company that designs, builds, and operates digital networks that connect people to opportunity. We provide financial technology and data services across major asset classes helping our customers access mission-critical workflow tools that increase transparency and efficiency. ICE's futures, equity, and options **exchanges** -- including the **New York Stock Exchange** -- and **clearing houses** help people invest, raise capital and manage risk. We offer some of the world's largest markets to trade and clear energy and environmental products. Our fixed income, **data services** and execution capabilities provide information, analytics and platforms that help our customers streamline processes and capitalize on opportunities. At **ICE Mortgage Technology**, we are transforming U.S. housing finance, from initial consumer engagement through loan production, closing, registration and the long-term servicing relationship. Together, ICE transforms, streamlines, and automates industries to connect our customers to opportunity.

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