

► See separate instructions.

Part I	Reporting Issuer
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1 Issuer's name		2 Issuer's employer identification number (EIN)	
UWM HOLDINGS CORPORATION		84-2124167	
3 Name of contact for additional information	4 Telephone No. of contact	5 Email address of contact	
INVESTOR RELATIONS	800-981-8898	INVESTORRELATIONS@UWM.COM	
6 Number and street (or P.O. box if mail is not delivered to street address) of contact		7 City, town, or post office, state, and ZIP code of contact	
585 SOUTH BLVD E		PONTIAC, MI 48341	
8 Date of action		9 Classification and description	
JANUARY 8, 2026		COMMON STOCK	
10 CUSIP number	11 Serial number(s)	12 Ticker symbol	13 Account number(s)
91823B109	N/A	UWM	N/A

Part II Organizational Action Attach additional statements if needed. See back of form for additional questions.

14 Describe the organizational action and, if applicable, the date of the action or the date against which shareholders' ownership is measured for the action ► **On January 8, 2026, Issuer distributed cash to common shareholders. All or a portion of each distribution constitutes a non-taxable return of capital.**

15 Describe the quantitative effect of the organizational action on the basis of the security in the hands of a U.S. taxpayer as an adjustment per share or as a percentage of old basis ► **The portion of the distribution that constitutes a non-taxable return of capital will decrease a U.S. taxpayer's basis in the shares of the Issuer. The \$0.10 per share distribution on January 8, 2026 was entirely a non-taxable return of capital, and therefore a U.S. taxpayer's basis in the shares of the Issuer will be reduced by \$0.10 per share.**

16 Describe the calculation of the change in basis and the data that supports the calculation, such as the market values of securities and the valuation dates ► **Issuer's estimated current and accumulated earnings and profits were compared to the distribution paid on January 8, 2026. The non-taxable return of capital represents the estimated amount of the distribution paid on January 8, 2026 that is estimated to be in excess of Issuer's current and accumulated earnings and profits under IRC section 316.**

Part II Organizational Action (continued)

17 List the applicable Internal Revenue Code section(s) and subsection(s) upon which the tax treatment is based ► **IRC sections 301, 316**

18 Can any resulting loss be recognized? ► **No.**

19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ► **See line 16 for the per share amount and date of the distribution impacted by this organizational action. This organizational action is reportable with respect to calendar year 2026.**

**Sign
Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Signature ►



Date ►

9/24/2026

Print your name ► **RAMI HASANI**

Title ► **EVP, CFO**

**Paid
Preparer
Use Only**

Print/Type preparer's name

Preparer's signature

Date

Check ☐ if
self-employed

PTIN

Firm's name ►

Firm's EIN ►

Firm's address ►

Phone no.

Send Form 8937 (including accompanying statements) to: Department of the Treasury, Internal Revenue Service, Ogden, UT 84201-0054