

Report of Organizational Actions Affecting Basis of Securities

▶ See separate instructions.

Part I Reporting Issuer

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 BOULEVARD E.		PONTIAC, MI 48341	
8 Date of action		9 Classification and description	
DECEMBER 31, 2024		COMMON STOCK	
10 CUSIP number	11 Serial number(s)	12 Ticker symbol	13 Account number(s)
91823B109	N/A	UWMC	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 11, 2024, April 11, 2024, July 11, 2024, and October 10, 2024, 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. Please see Statement 1 for the non-taxable return of capital.

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 distributions paid during the taxable period ended December 31, 2024. The non-taxable return of capital represents the amount of distributions paid during the taxable period ended December 31, 2024 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.

Blank lines for listing applicable Internal Revenue Code sections.

18 Can any resulting loss be recognized? ▶ No.

Blank lines for providing information regarding loss recognition.

19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶ See Statement 1 for the per share amounts and dates of distributions impacted by the organizational actions. This organizational actions are reportable with respect to calendar year 2024.

Blank lines for providing other information necessary to implement the adjustment.

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.

Sign Here Signature ▶ *Andrew Hubacker* Date ▶ 11/15/2025

Print your name ▶ ANDREW HUBACKER Title ▶ EVP, CFO & CAO

Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶	Firm's EIN ▶			
	Firm's address ▶	Phone no.			

STATEMENT 1

UWM HOLDINGS CORPORATION
EIN: 84-2124167
FOR THE YEAR ENDED DECEMBER 31, 2024
ATTACHMENT TO FORM 8937

Non-Taxable Return of Capital

<u>Payable Date</u>	<u>Per Share Reduction of Basis in Stock</u>
01/11/2024	\$0.10
04/11/2024	\$0.10
07/11/2024	\$0.10
10/10/2024	\$0.10