

Report of Organizational Actions Affecting Basis of Securities

▶ See separate instructions.

Part I Reporting Issuer

1 Issuer's name UWM HOLDINGS CORPORATION		2 Issuer's employer identification number (EIN) 84-2124167	
3 Name of contact for additional information INVESTOR RELATIONS	4 Telephone No. of contact 800-981-8898	5 Email address of contact INVESTORRELATIONS@UWM.COM	
6 Number and street (or P.O. box if mail is not delivered to street address) of contact 585 SOUTH BOULEVARD E.		7 City, town, or post office, state, and ZIP code of contact PONTIAC, MI 48341	
8 Date of action JANUARY 10, 2023		9 Classification and description COMMON STOCK	
10 CUSIP number 91823B109	11 Serial number(s) N/A	12 Ticker symbol UWMC	13 Account number(s) 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 10, 2023, 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 10, 2023 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 10, 2023. The non-taxable return of capital represents the estimated amount of the distribution paid on January 10, 2023 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 section 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 distribution impacted by this organizational action. This organizational action is reportable with respect to calendar year 2023.

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 ▶  Date ▶ 5/9/2023

Print your name ▶ ANDREW HUBACKER Title ▶ CHIEF FINANCIAL OFFICER

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.	