

Google Cloud and United Wholesale Mortgage Announce Industry-Transformative Partnership to Modernize the Mortgage Lending Process

Partnership aims to transform the mortgage process through AI, cloud technology, and digital innovation

[Sunnyvale, Calif. and Pontiac, Mich., April 8, 2025]– Google Cloud and United Wholesale Mortgage (UWM), the #1 overall mortgage lender in America, today announced a strategic, industry-transformative agreement in which the two leaders will help modernize the mortgage lending industry through the use of AI.

The collaboration will leverage Google Cloud's advanced AI and data analytics capabilities alongside UWM's expertise in innovative lending technical solutions to create a faster, more intuitive, and streamlined process.

Through this agreement, UWM will integrate Google Cloud AI and machine learning tools into its lending platform, enhancing underwriting automation, streamlining document processing, and improving client support with AI-driven chat experiences. UWM is one of the first to leverage Google's Gemini Flash 1.5 model to enhance underwriting automation, with underwriters already increasing their capacity from underwriting six loans a day to 14.

The partnership will also explore the use of Google Cloud infrastructure to improve scalability and security, ensuring a seamless and expedited mortgage experience for 50,000 mortgage brokers and their borrowers.

"This agreement signals two industry leaders coming together to tackle the mortgage industry's biggest challenges and deliver innovative solutions," said Thomas Kurian, CEO of Google Cloud. "United Wholesale Mortgage is at the bleeding edge of generative AI in the mortgage space, and together we are reimagining the home financing journey, making it more efficient and faster for mortgage brokers and homebuyers."

UWM, known for its pioneering role in mortgage lending technology, will also collaborate with Google Cloud to enhance data-driven insights, enabling more personalized loan recommendations and more intelligent tools to instantly identify the right mortgage for a borrower.

"We are incredibly proud to enter into this transformative partnership with Google Cloud as it is a major step forward in our mission to make the mortgage process faster, easier and cheaper," said Mat Ishbia, CEO of UWM. "By combining our mortgage expertise with Google Cloud's generative AI and cloud capabilities, we will set a new standard for the industry, providing clients with a seamless and intelligent lending experience."

The partnership underscores the shared commitment of both companies to drive innovation, modernize financial services, and empower mortgage brokers across America and their consumers with smarter, more efficient mortgage solutions. Additional details on specific technology integrations and new product offerings will be announced in the coming months.

About UWM Holdings Corporation and United Wholesale Mortgage

Headquartered in Pontiac, Michigan, UWM Holding 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 9 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](https://www.uwm.com) or call 800-981-8898. NMLS #3038.

About Google Cloud

Google Cloud is the new way to the cloud, providing AI, infrastructure, developer, data, security, and collaboration tools built for today and tomorrow. Google Cloud offers a powerful, fully integrated and optimized AI stack with its own planet-scale infrastructure, custom-built chips, generative AI models and development platform, as well as AI-powered applications, to help organizations transform. Customers in more than 200 countries and territories turn to Google Cloud as their trusted technology partner.