

DETROIT NATIVE SUN

Help Wanted

Integrity? What's that at UWM?

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SUN EXECUTIVE EDITOR

Prominently displayed messages are written on walls in the Operations Department at United Wholesale Mortgage (UWM).

The messages known as the six pillars (People, Service, Relationship Driven, Thumb Pointers, Continuous Improvement and Fun and Friendship) serve as a visual reminder that employees should work with "integrity".

Integrity is also mentioned in UWM's Code of Conduct, "You are required to perform your duties and responsibilities with honesty and integrity and to comply with all applicable laws, rules, and regulations." it also asks, "even if it is legal, is it the right thing to do?"

It continues, "As we seek to grow our business and build upon our proprietary and exclusively licensed technology platforms, superior service and focused partnership with the Independent Mortgage Advisor community, we must do so with integrity. It is unacceptable to cut ethical or legal corners for the benefit of UWM or for personal benefit. No one should take unfair advantage of anyone else through manipulation, concealment, abuse of privileged information, misrepresentation of facts or any other unfair practice."

Despite of the documented policy, some employees lack comprehension and require clarification and enforcement of its definition.

The Cambridge Dictionary defines integrity as "the quality of being honest and having strong moral principles that you refuse to change."

Children learn integrity from listening to and watching their parents' behavior when they interact with government officials, employers, bill collectors and the IRS. They also learn the meaning of the word "no" from parents refusing to compromise their faith, decisions and values.

Those same values of trust and honesty are reinforced at school when teachers hold students accountable for doing their own work, taking tests and writing essays. Plagiarism and cheating are forbidden. Report cards reflect grades earned by the individual student and are not based on someone else's performance.

Those same traits are applied in the workplace. Paychecks reflect the hours worked by an employee. Bonuses are "supposed" to be rewards for exceeding company goals and for performing exceptional work.

"Real integrity is doing the right thing, knowing that nobody's going to know whether you did it or not," Oprah Winfrey said.

Courage and integrity go hand in hand. Like our parents, we say "no" when someone or something seeks to compromise our integrity.

"Have the courage to say no. Have the courage to face the truth. Do the right thing because it is right. These are the magic keys to living your life with integrity," - W. Clement Stone, a businessman and philanthropist, said.

Leadership at UWM's Operations Department apparently never grasped the meaning of integrity as a child or progressing into adulthood.

The Operations Resolutions Team implemented a policy that allows employees to take credit for work performed by other employees. This is creating a hostile work environment that some have referred to as the "Wild, Wild West."

"Whenever there's a change, run with it. If you reach out on a file, you'll get credit (1/2 point) when it's approved. If you reach out on a file and approve it, you'll get a full point," Norman Haidous, AVP Post Closing said. "Trust the process. You're getting credit for the files you're reaching out on. Before you weren't. What's best for our business is what's best for our people."

Leadership's response to criticism regarding the policy appears to be one of "numbers over people."

"Ultimately, the goal of the new process is to ensure that we're assisting our clients in the quickest and most efficient way possible, which is why there is a larger emphasis on completes and getting through the Salesforce cases quickly as opposed to ensuring the person who did the initial outreach to the Title company is the same person to complete the process," Jackie Jabero, AVP Team Relations said.

Nevertheless, this way of thinking conflicts with the citation in the Code of Conduct that says, "It is unacceptable to cut ethical or legal

corners for the benefit of UWM or for personal benefit,"

Each team member is given a daily commitment goal. Bonuses are awarded to those who exceed this goal. Conditions (requests) are placed on each file that could have multiple conditions. To earn a point toward the goal, employees must contact title companies via email and phone to acquire corrections be made to existing loan documents or to obtain missing documents. When title sends the requested items, members are awarded a point for each approved condition.

The entire process could take a few hours up to a few months, depending on title companies' response. Therefore, a file could require multiple emails and calls made to title companies, loan officers and brokers to obtain needed results.

Initially, the person asking for specific documents or changes was given three hours to respond to emails containing the requested items. When the Service Level Agreement (SLA) expires, other teammates are free to respond to the message that is sent in Salesforce and via Outlook.

Recently, leadership changed the rules eliminating the SLA and allowing anyone to go into Salesforce and respond to emails. Documents that were requested by the initial team member are uploaded into a document Hub and approved to earn points for each condition, allowing someone else to take credit for work they did not perform.

The new process allows the person initiating the request to obtain 1/2 point, and the person uploading the requested item and approving the condition to receive 1/2 point.

Apparent flaws in the new process continue to create a hostile work environment.

1. Individuals initially assigned to a loan are removed, and it is reassigned to the person approving the condition. This allows the person approving the condition to receive full credit.
2. There is a delay in emails sent to Outlook that notifies the initiator of new emails containing the requested documents. Salesforce obtains the email response first, preventing the initiator from responding and receiving full credit.
3. Instead of working from the top to the bottom in the queue or oldest to newest email, employees are working from the bottom first to gain full control of documents coming into the queue.
4. There are no reports generated with loan numbers and the name of the person assigned to the file to determine on which files 1/2 points were awarded.
5. The person assigned to the loan is removed, so that no name appears. This allows the person approving the condition to receive full credit.
6. Following in the footsteps of leadership, some people refuse to work with integrity and value numbers over people. Others, who know it's wrong, follow protocol in fear of losing their job.

UWM is one of my multiple side jobs that I'm employed at to supplement my income and offset taxes. I learned from my grandfather, who was a retired veteran, city of Detroit employee and entrepreneur, to always have multiple streams of income. Don't rely on one basket to get eggs. Spread it out. If one's empty or defective, check the next basket.

As an investigative reporter, newspaper editor, publisher and soon to become a journalism teacher at a middle school, working with integrity has always been a "no brainer". I've never taken credit for an article written by another writer, even if I had to rewrite the entire story during editing.

My grandmother, Bertha Barnes, who was a member and steward in the Service Employees International Union, and my grand Uncle, Theodos Lockhart, who was president of the NAACP in Kansas, showed me through their actions how to stand up and speak out against injustices. And, most importantly I've learned to never allow fear to overshadow faith.

The word "INTEGRITY" boldly written in all caps should be centered above the six pillar messages for all to see; for "words are powerful. They have the ability to create a moment and the strength to destroy it." And, with integrity, you've gain something greater than a pay check. You'll have peace of mind.

Account Executives

The Detroit Native Sun Newspaper Group LLC seeks to hire 5 sales people to sell advertising for radio, TV and newspaper. Most reps average \$15 to \$25 per hour. Qualified appointments/leads are provided. Commissions paid weekly. Bonuses available. Great earning opportunity. Must have friendly attitude. No experience is needed. Willing to train the right person. Must have reliable transportation. Call (313)457-5944 or email resume to sales@detroitnativesunonline.com.

Stylists

Iron Street Barber Shop is looking for professional locticians, estheticians, stylists, make-up artists, barbers, braiders and nail technicians for busy salon near downtown Detroit. Located minutes away from the River Walk and Belle Isle. Call (313)608-3000 for inquiries or email resume and portfolio to melt@att.net for an interview and mock style try ou

Substitute Teachers - 6838198

Elite School Staffing is Michigan's premier provider of guest teachers and paraprofessionals. At Elite School Staffing we understand the frustration of finding quality, temporary teaching staff. That's why we have recruited and interviewed a database of educational professionals, verified their work history, background, educational credentials, and evaluated their capacity to be effective teaching staff. Our professional substitute services save you a significant amount of energy, time and money. Duties include:

- Prepare students by encouraging them to explore learning opportunities and to persevere with challenging tasks.
- Adapt teaching methods and instructional materials to meet students' varying needs and interests.
- Establish and enforce rules for behavior and procedures for maintaining order among students.
- Prepare objectives and outlines for courses of study, following curriculum guidelines or requirements of states and schools.

Requirements: Sixty college credits are required for Substitute Teacher openings. Must have clean criminal background. Training provided, Fingerprinting fee. Wages: The pay is \$140/day.

Interested candidates can send resumes with company name and job title in the subject line to Kim Levasseur, at klevasseur@eliteschoolstaffing.com

General Labor - 103902032

Drake Enterprises, Inc. seeks to hire General Laborers. Duties include: Performs typical machine operations/routine maintenance and produces parts per posted instructions. Repair machines and equipment. Inspects machines/ parts with precision and measuring tools. Detects and report defective materials or questionable conditions to the department supervisor. Maintains the work area and equipment in a clean condition and follows all safety regulations. Completes any logs that may be required for the assigned area. Must be familiar with setting up and operating machine tools. Basic machine functions. This is a non-exempt, full-time position (40 hours per week):
1st shift: 7 am-3:30 pm
2nd shift: 3:15 pm-11:45 pm
3rd shift: 11:30 pm-7:15 am

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General Labor - 244188956

GFL Industries seeks to hire a General Laborer to work in Pontiac, MI. A Gen-

eral Laborer is responsible for safely and efficiently performing general labor duties at a hauling company, transfer station, materials recycling facility (MRF) or landfill. Responsibilities may include such things as yard clean-up, fueling vehicles and equipment, general vehicle operation, general office maintenance and other related duties. Key Responsibilities: * Clean up work areas * Fuel vehicles and equipment * Clean tracks on track type and related equipment * Perform yard work, including mowing and paper pick up * Operate general site vehicles and equipment, such as water trucks, pickup trucks, sweepers, mowers, trimming equipment, etc. * Work in accordance with Company and federal, state/provincial and local safety policies & procedures * Perform general office maintenance and repairs, including painting and janitorial work * Direct traffic at the site as necessary * Perform other duties and responsibilities as required or requested by management. Requirements: * High school diploma or general education degree (GED) desired, but not required. * Ability to follow instructions and perform duties under limited supervision * Ability to operate any equipment necessary to perform job * Ability to apply common sense reasoning to solve general problems Physical/Mental Demands: Ability to manually lift/move up to 65 pounds regularly * Ability to manually push/move up to 100 pounds with assistance from another employee Working Conditions: * Frequently exposed to loud noise, humidity, rainy/stormy, extreme hot and cold weather conditions (depending upon season), moving mechanical parts, vibrations, toxic and caustic chemicals, fumes and airborne particles * Work in outdoor environment up to 100% of the time. We thank you for your interest. Only those selected for an interview will be contacted. GFL is committed to equal opportunity for all, without regard to race, religion, color, national origin, citizenship, sex, sexual orientation, gender identity, age, veteran status, disability, genetic information, or any other protected characteristic. If you are interested in applying for employment and need special assistance or an accommodation to apply for a posted position, please contact myworkdayrecruitment@gflenv.com

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