

U.S. DEPARTMENT OF TRANSPORTATION
FEDERAL AVIATION ADMINISTRATION
CERTIFICATE OF WAIVER

ISSUED TO

United Wholesale Mortgage
Responsible Person: Cameron E Blue
Waiver Number: 107W-2026-00295

ADDRESS –

585 South Blvd E
Pontiac, MI 48341

This certificate is issued for the operations specifically described hereinafter. No person shall conduct any operation pursuant to the authority of this certificate except in accordance with the provisions contained in this certificate.

OPERATIONS AUTHORIZED

Small unmanned aircraft system (sUAS) operations beyond the visual line of sight of the remote pilot in command (PIC).

LIST OF WAIVED REGULATIONS BY SECTION AND TITLE

14 CFR § 107.31—Visual line of sight aircraft operation

STANDARD PROVISIONS

1. A copy of the application made for this certificate shall be attached to and become a part hereof.
2. This certificate shall be presented for inspection upon the request of any authorized representative of the Administrator of the Federal Aviation Administration, or of any State or municipal official charged with the duty of enforcing local laws or regulations.
3. The holder of this certificate shall be responsible for the strict observance of the terms and provisions contained herein.
4. This certificate is nontransferable.

NOTE—This certificate constitutes a waiver of those Federal rules or regulations specifically referred to above. It does not constitute a waiver of any State law or local ordinance.

SPECIAL PROVISIONS

Special Provisions Nos. 1 to 27, inclusive, are set forth on the attached pages.

This Certificate of Waiver is effective from April 02, 2026, to April 30, 2030, and is subject to cancellation at any time upon notice by the Administrator or an authorized representative.

BY DIRECTION OF THE ADMINISTRATOR

Emerging Technologies Division, AFS-700

SPECIAL PROVISIONS ISSUED TO United Wholesale Mortgage

General.

The FAA's Flight Standards Service has reviewed your application to ensure compliance with the requirements of 14 CFR § 107.200 and § 107.205. Pursuant to these authorities, the Administrator finds that the proposed small unmanned aircraft (sUA) operation can be conducted safely under the provisions of this Certificate of Waiver (Waiver) as listed below because you have established adequate mitigations for risks involved with operating your sUA in the manner you described. Adherence to the provisions of this Waiver establishes the required level of safety within the national airspace system.

The Administrator may cancel this Waiver at any time. As a general rule, this Waiver may be canceled when it is no longer required, there is an abuse of its provisions, or when unforeseen safety factors develop. Failure to comply with any provision listed below is a violation of the terms of this Waiver and will serve as justification for cancellation.

List of Regulations Waived by Section and Title. The following regulations are waived:

14 CFR § 107.31, Visual line of sight aircraft operation, is waived to allow operation of the small unmanned aircraft (sUA) beyond the direct visual line of sight of the remote pilot in command (PIC).

No part of this waiver will function as an airspace authorization under 14 CFR § 107.41. The FAA's Air Traffic Organization responds directly to requests for such authorizations. The LAANC system may not be used for Airspace Authorizations for Waivered Operations.

Common Special Provisions. The Responsible Person is directly responsible for safety of operations conducted under this Waiver and will ensure the Remote Pilot in Command (remote PIC), manipulator of the controls, and visual observer(s) (VO)¹ comply with all provisions of this Waiver.

1. The Responsible Person listed on the Waiver is responsible to the FAA for the safe conduct of the operations. Prior to conducting operations that are the subject of this Waiver, the Responsible Person:
 - a. Must ensure the remote PIC, manipulators of the controls, and VO(s) are informed of the terms and provisions of this Waiver and strictly observe the terms and provisions herein;
 - b. Must ensure the remote PIC, manipulators of the controls, and VO(s) are informed and familiar with part 107 regulations; and
 - c. Evidence of the above (a and b) must be documented and must be presented for inspection upon request from the Administrator or an authorized representative;
2. This Waiver may not be combined with any other waiver(s), authorization(s), or exemption(s) without specific authorization from the FAA;
3. The FAA has the authority to cancel or delay any or all flight operations if the safety of persons or property on the ground or in the air are in jeopardy or there is a violation of the terms of this Waiver;

¹ Title 14 CFR § 107.3 defines the term "visual observer." Any VO participating in operations conducted under this Waiver must meet the requirements listed in § 107.33 throughout the duration of flight operations.

4. A copy of this Waiver must be accessible and available to the remote PIC at the ground control station during sUA operations that are the subject of this Waiver;
5. The Responsible Person listed on this Waiver must maintain a current list of pilots by name and remote pilot certificate number used in operations under this Waiver. This list must be presented for inspection upon request from the Administrator or an authorized representative;
6. The Responsible Person listed on this Waiver must maintain a current list of sUA by registration number(s) used in operations under this Waiver. This list must be presented for inspection upon request from the Administrator or an authorized representative;
7. For the purposes of this Waiver, direct participants are the remote PICs, persons manipulating the controls, VOs, and any persons whose involvement is necessary for safety of the sUA operation. All other persons are considered non-participants;
8. If a discrepancy exists between the provisions in this Waiver and the waiver application, the Waiver takes precedence and must be followed;

Visual Line of Sight Operations Special Provisions The remote PIC may conduct sUAS operations without the ability to see the unmanned aircraft throughout the entire flight, provided:

9. Remote ID: The sUA must be a standard remote identification unmanned aircraft listed on the FAA-accepted declaration of compliance list (found here: <https://uasdoc.faa.gov/>), unless otherwise authorized by the Administrator in writing;
10. The remote PIC (RPIC) must be located within the continental United States;
11. Standard Shielding: The sUA must not exceed:
 - a. 115 feet above ground level (AGL); or
 - b. 115 feet above the height of any object, obstacle (natural or man-made), within a 115 foot radius of the sUA and not to exceed 400 feet AGL; and
 - c. Must remain within the confines of the defined operational area detailed in the Waiver application;
12. Commercial Operations: No sUA flight that occurs under this waiver may carry the property of another for compensation or hire;

13. The remote PIC (RPIC) must ensure:
- a. Prior to conducting operations under this Waiver, the RPIC must perform a documented site survey to:
 - 1) Identify flight operational area obstacles and boundaries so as to avoid collision with, or damage to property;
 - 2) Validate C2 signal strength is sufficient for control through the entire route;
 - 3) Validate suitable launch/recovery site(s); and
 - 4) Complete and document a Flight Risk Assessment;
 - b. Routes are preplanned (using waypoints) prior to flight and aircraft are programmed to automatically follow the route. Manual flights are allowed as necessary;
 - c. Geofencing is used to confine the Operational Volume. (defined as the property lines of the assets or perimeter boundaries of the controlled access area or right of way specified in the Waiver application + maximum allowed altitude);
 - d. Return to Home/Return to Land feature must not allow the sUA to deviate from the defined operational volume;
 - e. Launch or recovery areas are pre-designated and monitored to keep any human being who is not directly participating in the operation out of the areas prior to, during, and immediately following flight operations;
 - f. Non-participant persons inside the operational area are notified of sUA operations; and
 - g. Individuals directly participating in the operation of the sUAS must be easily identifiable visually (e.g., apparel, safety vests);

14. The Responsible Person must ensure:

- a. A copy of the Waiver application and Waiver is available to the remote PIC and all other direct participants prior to and during sUAS operations that are the subject of this Waiver;
- b. A copy of the current operations manual required by this Waiver is available to the remote PIC and all other direct participants prior to and during sUAS operations that are the subject of this Waiver;
- c. All operations conducted under this Waiver follow the procedures outlined in the current operations manual. If a discrepancy exists between the provisions in this Waiver and the procedures outlined in the operations manual, the provisions of this Waiver take precedence and must be followed;
- d. A documented notification from the operator(s) of the sUA to any airport, heliport, known agricultural aerial application operation or aerial military installation within a 3 mile radius of the operating area; and
- e. Each remote PIC who will conduct operations under this Waiver is trained in a manner that addresses the items listed in § 107.49(a) and in a manner that is consistent with how the sUAS will be operated under this Waiver. All training and demonstration for all remote PICs and VO(s) must be documented and made available upon request by the Administrator or an authorized representative. Training operations may only be conducted under the standard requirements of part 107 (without waiver).

The training must include:

- 1) sUA limitations;
- 2) sUA programming;
- 3) sUA operational procedures;
- 4) Abnormal procedures;
- 5) Air traffic avoidance procedures;
- 6) Crew Resource Management;
- 7) sUA flight training; and
- 8) Demonstration of sUA ground and flight skills;

15. Operations Manual: Prior to operations, the Responsible Person must develop an operations manual that contains at least the following items:

- a. Operator name, address, and telephone number;
- b. Method of manual distribution and revision;
- c. Certificate of Waiver. The operations manual must include a copy of the current Waiver(s);
- d. Aircraft description and limitations list by aircraft type and model;
- e. Method to ensure safety of non-participating persons and aircraft;
- f. Safety briefing of Direct Participants;
- g. Direct Participant minimum requirements;
- h. Method of communications;
- i. Normal operating procedures;
- j. Abnormal operating procedures;
- k. Emergency procedures;
- l. Crew Resource Management;
- m. Risk management; and
- n. Accident Notification. The operations manual must contain procedures for notification and reporting of accidents in accordance with 14 CFR Part § 107.9 and NTSB 830;

16. Operations Manual: The Responsible Person must update or revise the operations manual (aka CONOPs) submitted with the Waiver application for changes in the operation. The Responsible Person must track such revisions and present revised documents to the Administrator or an authorized representative upon request. The Responsible Person must also present revised documents when applying for extension of or amendment to this Waiver. If any revision to the manual would be contrary to the information provided in the waiver application or obviate a condition or limitation of this waiver, then the Responsible Person must apply for an amendment to this Waiver;
17. Operations subject to this waiver must cease as soon as possible in a manner that does not jeopardize the safety of human beings, property or other aircraft, if, at any time:
 - a. Safety of human beings or property on the ground or in the air is in jeopardy;
 - b. Any failure to comply with the provisions of this Waiver exists;
 - c. Full-duplex communications cannot be maintained between the remote PIC and any VO participating in the operation;
18. Lost Link Procedures: If the remote PIC loses command or control link with the sUA, the sUA must follow a predetermined route to immediately reestablish command and control link. If command and control link is not immediately reestablished and the remote PIC no longer has the ability to direct the sUAS to ensure compliance with applicable provisions of part 107, the sUA must follow the loss of command and control procedure as described in the waiver application;
19. Safety Review: Prior to operations under this Waiver the remote PIC must perform a safety review that addresses, at minimum, the following items as applicable:
 - a. Designated positions, physical locations, responsibilities, and Crew Resource Management;
 - b. Planned flight operating area;
 - c. Designated launch and recovery areas;
 - d. Verification of geo-fence boundaries;
 - e. Verification of return home and land flight profile, and course;
 - f. Procedures for avoidance of other aircraft and obstacles;
 - g. Procedures for operating under this waiver;
 - h. Land vehicle speed;
 - i. Intended flight path;
 - j. Abnormal procedures; and
 - k. Emergency procedures;
20. Unmanned Aircraft System:
 - a. Operations conducted under this Waiver may only occur with the make and model sUAS described in the waiver application. This includes the Docking Station specified in the CONOPS. Proposed operations of any other manufacturer, make or model of sUAS or Docking Station will require a new waiver application or a request to amend this Waiver; and
 - b. The sUA Docking Station must be equipped or provided with sufficient lighting to ensure the ability to determine the satisfactory condition of the sUA prior to flight for all operations and ensure the immediate takeoff and landing area is clear;
21. ADS-B out (1090/978 MHz) may not be transmitted from the sUAS when operating pursuant to this Waiver. An ADS-B in Receiver (other than a cell phone or third party internet services) must be operational and monitored during all operations pursuant to this Waiver;

22. The area of operation must be sufficiently illuminated to allow both the remote PIC and VO to identify people or obstacles on the ground, or a daytime site assessment must be performed prior to conducting operations that are the subject of this Waiver, noting any hazards or obstructions;
23. Anti-Collision Lighting: The sUA must be equipped with anti-collision lighting compliant with §107.29 to appropriately increase the conspicuity of the sUA. The anti-collision lighting system must be operational at all times;
24. Ground Control Station, Control and Communications (C2) System:
 - a. Telemetry: The sUAS ground control station must display in real-time the sUA altitude, position, direction of flight, ground speed, C2 signal strength, GPS or navigation system signal condition, battery condition, and sUA distance from the control station as described in the Waiver application;
 - b. Alerting: The remote PIC must ensure the GCS is configured to audibly and/or visually alert the remote PIC of degraded system performance, geofence loss of containment, loss of Control link with the sUA, and intrusion alerts as described in the Waiver application;
 - c. Emergency Profiles: The remote PIC must ensure the GCS is configured for automated emergency actions (e.g. RTL/RTH, altitude descend, position hold etc.) as described in the Waiver application; and
 - d. Sensors: the remote PIC must ensure any installed collision/obstacle avoidance sensors are operational;
25. UAS Maintenance: All sUAS operations conducted in accordance with this Waiver must comply with all manufacturer recommendations and limitations for the sUAS:
 - a. The Responsible Person must maintain each sUAS and its components in accordance with manufacturer's instructions and recommendations. sUAS maintenance includes scheduled and unscheduled overhaul, repair, inspection, modification, replacement, and system software upgrades of the sUAS and its components necessary for flight;
 - b. A log of all maintenance performed must be kept for each aircraft operated under this waiver. This log must be available to the remote PIC for review prior to conducting operations that are the subject of this waiver. Each sUAS maintenance log must be presented to the Administrator when requested. The log must contain the following information for each maintenance activity:
 - 1) A description (or reference data acceptable to the Administrator) of work performed;
 - 2) The date of completion of the work performed;
 - 3) The name of the person who performed the work; and
 - 4) The signature of the person who performed the work;
 - c. Any sUAS that has undergone maintenance must undergo a functional test flight prior to conducting operations under this Waiver. The functional test flight may only be conducted under the standard requirements of part 107 (without waiver). A log entry must be made for each functional test flight.

The log entry must contain at minimum the:

 - 1) Calendar date;
 - 2) sUA registration number;
 - 3) Remote PIC who performed the functional test flight;
 - 4) Duration of the flight; and
 - 5) The result of the functional flight test;

26. All emitters used in sUAS must be compliant with all applicable FCC regulations provisions of the FCC authorization granted for the emitter. An FCC Experimental authorization may not be used for sUAS operations under this Waiver; and
27. Operations Area: Operations conducted under this Waiver are limited to the location as described in waiver application.