

Report of Organizational Actions Affecting Basis of Securities

▶ See separate instructions.

Part I Reporting Issuer

1 Issuer's name Home Point Capital Inc.		2 Issuer's employer identification number (EIN) 90-1116426	
3 Name of contact for additional information Cindy Glad	4 Telephone No. of contact 734 356 3137	5 Email address of contact cglad@hpfc.com	
6 Number and street (or P.O. box if mail is not delivered to street address) of contact 2211 Old Earhart Road, Suite 250		7 City, town, or post office, state, and ZIP code of contact Ann Arbor, MI 48105	
8 Date of action August 2021		9 Classification and description distribution to common stockholders	
10 CUSIP number	11 Serial number(s)	12 Ticker symbol HMPT	13 Account number(s)

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 ▶ In August 2021 Home Point Capital Inc. made a cash distribution to its shareholders.

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 distribution was a nondividend distribution to shareholders. The distribution is a return of capital to the extent of the shareholder's basis in their stock; any excess should be treated as a capital gain.

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 ▶ _____

The distribution was of cash. Basis should be adjusted to the extent of the cash distribution. Any excess will be a capital gain.

Part II Organizational Action (continued)

17 List the applicable Internal Revenue Code section(s) and subsection(s) upon which the tax treatment is based ▶ _____

Under IRC §301(c) and IRC §316(a), a distribution of property (including cash) by a corporation to its shareholders is treated as a dividend and is taxable as ordinary income to the extent it is made out of current or accumulated earnings and profits. The part of the distribution in excess of earnings and profits is treated as a return of capital to the extent of the shareholder's basis in stock of the distributing corporation. Any excess is treated as capital gain. For the 2021 tax year, Home Point Capital Inc. had no current earnings and profits and no accumulated earnings and profits. Therefore the distribution was not a dividend and instead should be treated as a return of capital to the extent of shareholder's tax basis and as a capital gain if the distribution exceeds the shareholder's tax basis.

18 Can any resulting loss be recognized? ▶ _____

N/A

19 Provide any other information necessary to implement the adjustment, such as the reportable tax year ▶ _____

Distribution was made in August 2021.

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 ▶ Cynthia J. Glad Date ▶ 1/27/2022

Paid Preparer Use Only	Print your name ▶ <u>Cynthia J. Glad</u>	Preparer's signature	Title ▶ <u>Senior Managing Director-Tax</u>	Date	Check <input type="checkbox"/> if self-employed	PTIN
	Firm's name ▶				Firm's EIN ▶	
	Firm's address ▶				Phone no.	