



NEW!

AMWEST

JUMBO

EXPRESS

PRODUCTS HIGHLIGHTS

- » Interest-Only Option available
- » LTV up to 85% with no MI
- » Loan amt. up to \$2,000,000
- » Loans underwritten based on DU Approval
- » Reserves per DU findings up to certain LTVs
- » Max. Cash-Out up to \$500,000

Available on 5/2

Contact Your AmWest Account Executive Today for Details!

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Freddie Mac's HomeOne® Program

HIGHLIGHTS

- ✔ 3% down payment mortgage program
- ✔ For First Time Homebuyers
- ✔ NO Income Limits
- ✔ NO Geographic Restrictions
- ✔ Purchase and No Cash-Out Refinances
- ✔ Homebuyer education is required
- ✔ 1-unit Primary Residences only

Available on **5/2**

Contact Your AmWest Account Executive Today for Details!





UPDATE!

SPRING SPECIAL PRICING

Now available on

Cash Out Refinance and Purchase

0.375%

CONF 30 AND FHA 30 AND VA 30.

0.250%

ALL NON-QM

Loans must be locked by **May 31st** and funded by **June 30th**

Contact Your AmWest Account Executive Today for Details!

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AmWest Corporate Office
 6 Pointe Dr. Suite 300
 Brea, CA 92821
 (714) 831-3333
 www.amwestwholesale.com



Lock Expiration Dates	
30 Day Lock	06/11/22
45 Day Lock	06/26/22
60 Day Lock	07/11/22

Wholesale Rate sheet - Consumer Paid Effective: 5/12/2022 8:00 AM

LOAN LOCK INFO
 Lock Desk : Email: Lockdesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 905-6620

ANNOUNCEMENT

New Lock Hours until 5:00 PM PST



FREDDIE FIXED FAST TRACK

CONFORMING FIXED									CONFORMING HIGH BALANCE FIXED								
(FMFT30) 30 YEAR			(FMFT20) 20 YEAR			(FMFT15) 15 YEAR			(FMFT30SC) 30 YEAR			(FMFT15SC) 15 YEAR					
Fast Track			Fast Track			Fast Track			Fast Track			Fast Track					
RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days			
6.250	(4.191)	(4.066)	6.250	(4.071)	(3.946)	5.000	(2.858)	(2.733)	6.250	(1.629)	(1.504)	5.125	(2.006)	(1.881)			
6.125	(4.522)	(4.397)	6.125	(4.402)	(4.277)	4.875	(2.520)	(2.395)	6.125	(2.722)	(2.597)	5.000	(1.627)	(1.502)			
6.000	(4.258)	(4.133)	6.000	(4.138)	(4.013)	4.750	(2.240)	(2.115)	6.000	(2.455)	(2.330)	4.875	(1.291)	(1.166)			
5.875	(3.939)	(3.814)	5.875	(3.819)	(3.694)	4.625	(1.927)	(1.802)	5.875	(2.135)	(2.010)	4.750	(0.766)	(0.641)			
5.750	(3.765)	(3.640)	5.750	(3.645)	(3.520)	4.500	(1.794)	(1.669)	5.750	(2.012)	(1.887)	4.625	(0.831)	(0.706)			
5.625	(3.139)	(3.014)	5.625	(3.019)	(2.894)	4.375	(1.561)	(1.436)	5.625	(2.402)	(2.277)	4.500	(0.291)	(0.166)			
5.500	(2.879)	(2.754)	5.500	(2.759)	(2.634)	4.250	(1.170)	(1.045)	5.500	(2.127)	(2.002)	4.375	(0.059)	0.066			
5.375	(2.571)	(2.446)	5.375	(2.451)	(2.326)	4.125	(0.689)	(0.564)	5.375	(1.805)	(1.680)						
5.250	(2.185)	(2.060)	5.250	(2.065)	(1.940)	4.000	(0.481)	(0.356)	5.250	(1.403)	(1.278)						
5.125	(1.687)	(1.562)	5.125	(1.567)	(1.442)	3.875	(0.114)	0.011	5.125	(1.004)	(0.879)						
5.000	(1.337)	(1.212)	5.000	(1.217)	(1.092)				5.000	(0.768)	(0.643)						
4.875	(0.887)	(0.762)	4.875	(0.767)	(0.642)				4.875	(0.485)	(0.360)						
4.750	(0.417)	(0.292)	4.750	(0.297)	(0.172)				4.750	0.026	0.151						

FNMA FIXED FAST TRACK

CONFORMING FIXED									CONFORMING HIGH BALANCE FIXED								
(FFT30) 30 YEAR			(FFT20) 20 YEAR			(FFT15) 15 YEAR			(FFT30HB) 30 YEAR			(FFT15HB) 15 YEAR					
Fast Track			Fast Track			Fast Track			Fast Track			Fast Track					
RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days			
6.250	(4.191)	(4.066)	5.750	(3.744)	(3.619)	5.000	(2.858)	(2.733)	6.250	(1.629)	(1.504)	5.000	(1.627)	(1.502)			
6.125	(4.522)	(4.397)	5.625	(3.417)	(3.292)	4.875	(2.520)	(2.395)	6.125	(2.722)	(2.597)	4.875	(1.291)	(1.166)			
6.000	(4.258)	(4.133)	5.500	(3.048)	(2.923)	4.750	(2.240)	(2.115)	6.000	(2.455)	(2.330)	4.750	(0.766)	(0.641)			
5.875	(3.939)	(3.814)	5.375	(2.736)	(2.611)	4.625	(1.927)	(1.802)	5.875	(2.135)	(2.010)	4.625	(0.831)	(0.706)			
5.750	(3.765)	(3.640)	5.250	(2.530)	(2.405)	4.500	(1.794)	(1.669)	5.750	(2.012)	(1.887)	4.500	(0.291)	(0.166)			
5.625	(3.139)	(3.014)	5.125	(2.064)	(1.939)	4.375	(1.561)	(1.436)	5.625	(2.402)	(2.277)	4.375	(0.059)	0.066			
5.500	(2.879)	(2.754)	5.000	(2.335)	(2.210)	4.250	(1.170)	(1.045)	5.500	(2.127)	(2.002)						
5.375	(2.571)	(2.446)	4.875	(2.082)	(1.957)	4.125	(0.689)	(0.564)	5.375	(1.805)	(1.680)						
5.250	(2.185)	(2.060)	4.750	(1.676)	(1.551)	4.000	(0.481)	(0.356)	5.250	(1.403)	(1.278)						
5.125	(1.687)	(1.562)	4.625	(1.151)	(1.026)	3.875	(0.114)	0.011	5.125	(1.004)	(0.879)						
5.000	(1.337)	(1.212)	4.500	(0.658)	(0.533)				5.000	(0.768)	(0.643)						
4.875	(0.887)	(0.762)							4.875	(0.485)	(0.360)						
4.750	(0.417)	(0.292)							4.750	0.026	0.151						

Additional Price Adjustments				
High Balance	<=60	60.01-70	70.01-75	75.01-80
Purchase & R/T	0.500	0.750	0.750	1.000
Cash-Out Refi	1.250	1.500	1.500	1.750

60 DAYS LOCK (based on 30 days price)	0.250
Spring Purchase & Cash Out Special (CONF 30YR Fixed Only)	(0.375)

FAST TRACK PRICE ADJUSTMENTS				
FICO/LTV (Term > 15Y)	<=60	60.01-70	70.01-75	75.01-80
>=740	0.000	0.250	0.250	0.500
720-739	0.000	0.250	0.500	0.750
700-719	0.000	0.500	1.000	1.250
Other Price Adjustments	<=60	60.01-70	70.01-75	75.01-80
Attached Condo with LTV >75 (Term > 15Y)	0.000	0.000	0.000	0.750
Loan Amt \$125,000 to \$149,999	0.125	0.125	0.125	0.125
Texas State Adjuster -30/20YR	(0.125)	(0.125)	(0.125)	(0.125)
Texas State Adjuster -15YR	(0.125)	(0.125)	(0.125)	(0.125)
Texas 50 A (6)	0.125	0.125	0.125	0.125

(FT) Fast Track Highlights

- Fast Track Option available on all Fixed Rates
- Primary Residence Only
- One (1) Unit Properties
- Salaried Borrowers Only (Self-employed borrowers are not eligible under Fast Track)
- Maximum REOs: 2 Properties (including the subject property, both financed and non-financed)
- Available on all transactions (Purchase, Rate & Term, and Cash-Out Refinance)

Transactions	Maximum LTV	Minimum FICO
Purchase and Rate & Term Refi	80.00%	700
Cash-Out Refi	70.00%	

*MAX PRICE ON FAST TRACK PROGRAM = 4.00%
 *MINIMUM LOAN AMOUNT OF \$125,000

CASH OUT ADJUSTMENTS				<=60	60.01-70	70.01-75	75.01-80
>=740				0.375	0.625	N/A	N/A
720-739				0.375	1.000	N/A	N/A
700-719				0.375	1.000	N/A	N/A
FNMA -CLTV ADJUSTMENTS				FHLMC - CLTV ADJUSTMENTS			
ALL SUBORDINATE FINANCE				0.375			
LTV	CLTV	FICO		LTV	CLTV	FICO	
		<720	>=720			<720	>=720
<=65	80.01-95	0.500	0.250	<=75	<=80	0.375	0.375
65.01-75	80.01-95	0.750	0.500	<=65	80.01-95	0.875	0.625
75.01-95	90.01-95	1.000	0.750	65.01-75	80.01-95	1.125	0.875
75.01-90	76.01-90	1.000	0.750	75.01-95	75.01-95	1.375	1.125
<=95	95.01-97	1.500	1.500	<=97	95.01-97	1.875	

Lender Fees: CONVENTIONAL \$1,095, Flood Cert Fee \$7.10, Tax Service Fee \$79.00 Lock Extensions: 2 bps per Day (Max of 30 Days) Redraw Fee \$150.00

Lock Hours until 4:00 PM PST

Rates and fees are subject to change without notice.

AmWest Corporate Office
 6 Pointe Dr. Suite 300
 Brea, CA 92821
 (714) 831-3333
www.amwestwholesale.com



Lock Expiration Dates	
30 Day Lock	06/11/22
45 Day Lock	06/26/22
60 Day Lock	07/11/22

Wholesale Rate sheet - Consumer Paid

Effective: 5/12/2022 8:00 AM

LOAN LOCK INFO:
 Lock Desk : Email: Lockdesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 905-5620

ANNOUNCEMENT
 New Lock Hours until 5:00 PM PST



FREDDIE MAC FIXED														
CONFORMING FIXED						CONFORMING HIGH BALANCE FIXED								
(FM30) / (FM30 RP) 30 YEAR			(FM20) 20 YEAR			(FM15) / (FM15 RP) 15 YEAR			(FMSC30) 30 YEAR			(FMSC15) 15 YEAR		
RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days
6.250	(4.066)	(3.941)	5.500	(2.923)	(2.798)	4.750	(2.115)	(1.990)	6.250	(1.504)	(1.379)	5.000	(1.502)	(1.377)
6.125	(4.397)	(4.272)	5.375	(2.611)	(2.486)	4.625	(1.802)	(1.677)	6.125	(2.597)	(2.472)	4.875	(1.166)	(1.041)
6.000	(4.133)	(4.008)	5.250	(2.405)	(2.280)	4.500	(1.669)	(1.544)	6.000	(2.330)	(2.205)	4.750	(0.641)	(0.516)
5.875	(3.814)	(3.689)	5.125	(1.939)	(1.814)	4.375	(1.436)	(1.311)	5.875	(2.010)	(1.885)	4.625	(0.706)	(0.581)
5.750	(3.640)	(3.515)	5.000	(2.210)	(2.085)	4.250	(1.045)	(0.920)	5.750	(1.887)	(1.762)	4.500	(0.166)	(0.041)
5.625	(3.014)	(2.889)	4.875	(1.957)	(1.832)	4.125	(0.564)	(0.439)	5.625	(2.277)	(2.152)	4.375	0.066	0.191
5.500	(2.754)	(2.629)	4.750	(1.551)	(1.426)	4.000	(0.356)	(0.231)	5.500	(2.002)	(1.877)			
5.375	(2.446)	(2.321)	4.625	(1.026)	(0.901)	3.875	0.011	0.136	5.375	(1.680)	(1.555)			
5.250	(2.060)	(1.935)	4.500	(0.533)	(0.408)				5.250	(1.278)	(1.153)			
5.125	(1.562)	(1.437)	4.375	0.121	0.246				5.125	(0.879)	(0.754)			
5.000	(1.212)	(1.087)							5.000	(0.643)	(0.518)			
4.875	(0.762)	(0.637)							4.875	(0.360)	(0.235)			
4.750	(0.292)	(0.167)							4.750	0.151	0.276			

HOMEONE FIXED						HOMEONE HIGHLIGHTS					
(FM30HO) 30 YR FIXED			(FM15HO) 15 YEAR			<ul style="list-style-type: none"> • NO Income Limits • NO Geographic Restrictions • 3% down payment mortgage program • For First Time Homebuyers • Purchase and No Cash-Out Refinances • Homebuyer education is required • 1-unit Primary Residences only 					
RATE	30 Days	45 Days	RATE	30 Days	45 Days						
6.125	(4.147)	(4.022)	5.000	(2.483)	(2.358)						
6.000	(3.883)	(3.758)	4.875	(2.145)	(2.020)						
5.875	(3.564)	(3.439)	4.750	(1.865)	(1.740)						
5.750	(3.390)	(3.265)	4.625	(1.552)	(1.427)						
5.625	(2.764)	(2.639)	4.500	(1.419)	(1.294)						
5.500	(2.504)	(2.379)	4.375	(1.186)	(1.061)						
5.375	(2.196)	(2.071)	4.250	(0.795)	(0.670)						
5.250	(1.810)	(1.685)	4.125	(0.314)	(0.189)						
5.125	(1.312)	(1.187)	4.000	(0.106)	0.019						
5.000	(0.962)	(0.837)	3.875	0.261	0.386						
4.875	(0.512)	(0.387)	3.750	0.668	0.793						
4.750	(0.042)	0.083	3.625	1.129	1.254						

HOMEONE LPMI Product codes
FM30HO LPMI
FM15HO LPMI

FREDDIE MAC FIXED ADJUSTMENTS

PRICE ADJUSTMENTS	
NON-OWNER LTV <=75	2.125
NON-OWNER LTV 75.01-80%	3.375
NON-OWNER LTV >80%	4.125
2-4 Units	1.000
Attached Condo with LTV >75 (Term > 15Y)	0.750
Loan Amt \$50,000- \$74,999	1.500
Loan Amt \$75,000 to \$99,999	0.750
Loan Amt \$100,000 to \$149,999	0.125
Texas 50 A (6)	0.125
60 DAYS LOCK (based on 30 days price)	0.250
Spring Purchase & Cash Out Special (CONF 30YR Fixed Only)	(0.375)

>4 Owned properties including Financed LLPA	
15 MAX owned properties on CONVENTIONAL	
5-7 properties	0.250
8-10 properties	0.500
11-15 properties	0.750

State Adjuster for FIXED Programs			
State		30/20Y	15/10Y
Group 1 TX		(0.125)	(0.125)
Group 2 NJ		0.000	0.000
Group 3 FL		0.000	0.000

(LPMI adjustments, please refer to page. 3)

LTV	<=60	60.01-70	70.01-75	75.01-80	80.01-90	>90
High Balance						
Purchase & R/T	0.500	0.750	0.750	1.000	1.000	1.000
Cash-Out Refi	1.250	1.500	1.500	1.750	N/A	N/A
Second Home	1.125	1.625	2.125	3.375	4.125	4.125

*MAX PRICE = 4.00%

FICO SCORE	FICO/LTV ADJUSTMENTS (Term > 15Y)								CASH OUT ADJUSTMENTS			CLTV ADJUSTMENTS*			
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	<=60	60.01-75	75.01-80	LTV	CLTV	<720	>=720
>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	0.375	0.625	0.875	<=75	<=80	0.375	0.375
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	0.375	1.000	1.125	<=65	80.01-95	0.875	0.625
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	0.375	1.000	1.125	65.01-75	80.01-95	1.125	0.875
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	0.375	1.125	1.750	75.01-95	75.01-95	1.375	1.125
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	0.625	1.125	1.875	<=97	95.01-97	1.875	
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	0.625	1.625	2.625				
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	0.625	1.625	3.125				

FHLMC Refi Possible Highlights

- Max 97% LTV
- Minimum 620 Credit Score
- Freddie Mac to Freddie Mac refi
- Up to 65% DTI with LPA Accept
- Limited Income Documentations
- Condo Project review not required
- Up to \$500 credit if an appraisal was obtained

Lender Fees: CONVENTIONAL \$1,095, Flood Cert Fee \$7.10, Tax Service Fee \$79.00 Lock Extensions: 2 bps per Day (Max of 30 Days)
 Lock Hours until 4:00 PM PST
 Redraw Fee \$150.00
 Rates and fees are subject to change without notice.

AmWest Corporate Office
 6 Pointe Dr. Suite 300
 Brea, CA 92821
 (714) 831-3333
www.amwestwholesale.com



Lock Expiration Dates	
Day Lock	06/11/22
Lock	06/26/22
Lock	07/11/22

Wholesale Rate sheet - Consumer Paid Effective: 5/12/2022 8:00



LOAN LOCK INFO
 Lock Desk : Email: Lockdesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 905-5600 PM PST

ANNOUNCEMENT
New Lock Hours until 5:00 PM PST

FNMA FIXED PROGRAMS														
CONFORMING FIXED									CONFORMING HIGH BALANCE FIXED					
(FCF30) 30 YEAR			(FCF20) 20 YEAR			(FCF15) / (FCF15 RN) 15 YEAR			(FCF30HB) 30 YEAR			(FCF15HB) 15 YEAR		
RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days
6.250	(4.066)	(3.941)	5.625	(3.292)	(3.167)	5.000	(2.733)	(2.608)	6.250	(1.504)	(1.379)	5.000	(1.502)	(1.377)
6.125	(4.397)	(4.272)	5.500	(2.923)	(2.798)	4.875	(2.395)	(2.270)	6.125	(2.597)	(2.472)	4.875	(1.166)	(1.041)
6.000	(4.133)	(4.008)	5.375	(2.611)	(2.486)	4.750	(2.115)	(1.990)	6.000	(2.330)	(2.205)	4.750	(0.641)	(0.516)
5.875	(3.814)	(3.689)	5.250	(2.405)	(2.280)	4.625	(1.802)	(1.677)	5.875	(2.010)	(1.885)	4.625	(0.706)	(0.581)
5.750	(3.640)	(3.515)	5.125	(1.939)	(1.814)	4.500	(1.669)	(1.544)	5.750	(1.887)	(1.762)	4.500	(0.166)	(0.041)
5.625	(3.014)	(2.889)	5.000	(2.210)	(2.085)	4.375	(1.436)	(1.311)	5.625	(2.277)	(2.152)	4.375	0.066	0.191
5.500	(2.754)	(2.629)	4.875	(1.957)	(1.832)	4.250	(1.045)	(0.920)	5.500	(2.002)	(1.877)			
5.375	(2.446)	(2.321)	4.750	(1.551)	(1.426)	4.125	(0.564)	(0.439)	5.375	(1.680)	(1.555)			
5.250	(2.060)	(1.935)	4.625	(1.026)	(0.901)	4.000	(0.356)	(0.231)	5.250	(1.278)	(1.153)			
5.125	(1.562)	(1.437)	4.500	(0.533)	(0.408)	3.875	0.011	0.136	5.125	(0.879)	(0.754)			
5.000	(1.212)	(1.087)							5.000	(0.643)	(0.518)			
4.875	(0.762)	(0.637)							4.875	(0.360)	(0.235)			
4.750	(0.292)	(0.167)							4.750	0.151	0.276			

*(FCF30 RN) REFI NOW 30 YEAR										CONFORMING PRICE ADJUSTMENTS									
RATE	30 Days	45 Days	FICO SCORE							FICO/LTV ADJUSTMENTS (Term > 15Y)									
			<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97									
5.750	(3.429)	(3.304)	>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.750									
5.625	(2.903)	(2.778)	720-739	0.000	0.250	0.500	0.750	0.500	0.500	1.000									
5.500	(2.530)	(2.405)	700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.500									
5.375	(2.214)	(2.089)	680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.500									
5.250	(1.952)	(1.827)	660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250									
5.125	(1.442)	(1.317)	640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750									
5.000	(1.095)	(0.970)	620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250									
4.875	(0.688)	(0.563)	<620	0.500	1.500	3.000	3.000	3.250	3.250	3.250									
4.750	(0.278)	(0.153)																	

FICO/LTV	CASH OUT ADJUSTMENTS			CLTV ADJUSTMENTS				LTV	<=60	60.01-70	70.01-75	75.01-80	80.01-90	>90
>=740	0.375	0.625	0.875	ALL SUBORDINATE FINANCING				High Balance						
720-739	0.375	1.000	1.125	LTV	CLTV	FICO	Purchase & R/T	0.500	0.750	0.750	1.000	1.000	1.000	
700-719	0.375	1.000	1.125	<=65	80.01-95	0.500	Cash-Out Refi	1.250	1.500	1.500	1.750	N/A	N/A	
680-699	0.375	1.125	1.750	65.01-75	80.01-95	0.750	Second Home	1.125	1.625	2.125	3.375	4.125	4.125	
660-679	0.625	1.125	1.875	75.01-95	90.01-95	1.000								
640-659	0.625	1.625	2.625	75.01-90	76.01-90	1.000								
620-639	0.625	1.625	3.125	<=95	95.01-97	1.500								
<620	1.625	2.625	3.125											

LPMI ADJUSTER'S APPLIED TO FANNIE MAE (Fixed & Arm's), FREDDIE MAC (Fixed & Arm's)									
LPMI ADJUSTMENTS FOR 30 & 25 YEAR & ALL ARMS									
LTV	Coverage	>=760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97%	35%	2.300	3.320	4.230	5.050	6.270	8.420	9.130	10.000
90.01-95%	30%	1.890	2.650	3.320	3.930	6.430	6.990	7.750	
85.01-90%	25%	1.430	2.040	2.500	3.010	3.670	5.050	5.870	
80.01-85%	12%	0.710	0.870	1.020	1.170	1.380	1.840	2.040	

LPMI ADJUSTMENTS FOR 20 YEAR & UNDER									
		1.450	2.120	2.680	3.090	3.900	5.120	5.630	6.240
90.01-95%	25%	1.450	2.120	2.680	3.090	3.900	5.120	5.630	6.240
85.01-90%	12%	0.790	1.040	1.300	1.450	1.760	2.310	2.520	2.770
80.01-85%	6%	0.550	0.550	0.550	0.590	0.730	0.780	0.890	

LPMI ADDITIONAL ADJUSTMENTS (FIXED & ARM'S)									
N/O/O		1.190	1.190	1.330	1.750	1.750	2.630	2.630	2.630
2nd Home		0.250	0.250	0.490	0.700	0.700	1.230	1.230	1.230
Rate/term		0.000	0.000	0.000	0.530	0.530	1.050	1.050	1.050
MH*		0.500	0.500	0.700	1.000	1.000	1.300	1.300	1.300

LPMI ADDITIONAL ADJUSTMENTS (FIXED & ARM'S) >45.00% DTI									
		0.380	0.620	0.760	1.060	1.240	1.420	1.600	1.820
95.01-97%		0.380	0.620	0.760	1.060	1.240	1.420	1.600	1.820
90.01-95%		0.350	0.440	0.570	0.720	1.000	1.120	1.270	1.530
85.01-90%		0.280	0.390	0.500	0.620	0.750	0.890	1.010	1.250
80.01-85%		0.110	0.170	0.220	0.300	0.380	0.420	0.440	0.490

*MAX PRICE ON FIXED PROG = 4.00%
 *MAX PRICE ON ARM'S PROG = 3.00%

Fannie Mae RefiNow Highlights

- Max 95% LTV
- Minimum 620 Credit Score
- FNMA to FNMA refi
- Up to 65% DTI with DU Approval
- Limited Income documentations
- Condo Project review not required

Lender Fees: CONVENTIONAL \$1,095, Flood Cert Fee \$7.10, Tax Service Fee \$79.00 Lock Extensions: 2 bps per Day (Max of 30 Days)
 Lock Hours until 4:00 PM PST
 Redraw Fee \$150.00
 Rates and fees are subject to change without notice.

AmWest Corporate Office
 6 Pointe Dr. Suite 300
 Brea, CA 92821
 (714) 831-3333
 www.amwestwholesale.com



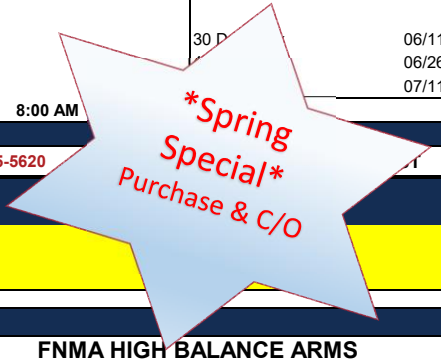
Lock Expiration Dates	
30 Days	06/11/22
	06/26/22
	07/11/22

Wholesale Rate sheet - Consumer Paid Effective: 5/12/2022 8:00 AM

LOAN LOCK INFO
 Lock Desk : Email: Lockdesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 905-5620

ANNOUNCEMENT

New Lock Hours until 5:00 PM PST



FNMA & FHLMC ARM PROGRAMS

FNMA CONFORMING ARMS									FNMA HIGH BALANCE ARMS					
(CA5/6) 5YR ARM			(CA7/6) 7YR ARM			(CA10/6) 10YR ARM			(CA5/6HB) HB 5YR ARM			(CA7/6HB) HB 7YR ARM		
RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days
5.000	0.459	0.584	5.000	0.822	0.947	5.000	1.804	1.929	5.000	0.850	0.975	5.000	1.221	1.346
4.875	0.450	0.575	4.875	0.762	0.887	4.875	1.747	1.872	4.875	0.841	0.966	4.875	1.104	1.229
4.750	0.398	0.523	4.750	0.753	0.878	4.750	1.739	1.864	4.750	0.735	0.860	4.750	1.094	1.219
4.625	0.393	0.518	4.625	0.747	0.872	4.625	1.733	1.858	4.625	0.729	0.854	4.625	1.088	1.213
4.500	0.395	0.520	4.500	0.749	0.874				4.500	0.731	0.856			
4.375	0.402	0.527	4.375	0.719	0.844				4.375	0.738	0.863			
4.250	0.392	0.517	4.250	0.723	0.848				4.250	0.676	0.801			
4.125	0.439	0.564												

FHLMC CONFORMING ARMS									(CA10/6HB) HB 10YR ARM		
(FM5/6) 5YR ARM			(FM7/6) 7YR ARM			(FM10/6) 10YR ARM			RATE	30 Days	45 Days
5.500	(0.887)	(0.762)	6.250	(1.227)	(1.102)	6.250	(1.446)	(1.321)	5.000	2.214	2.339
5.375	(0.768)	(0.643)	6.125	(1.179)	(1.054)	6.125	(1.332)	(1.207)	4.875	2.088	2.213
5.250	(0.689)	(0.564)	6.000	(1.130)	(1.005)	6.000	(1.167)	(1.042)	4.750	2.079	2.204
5.125	(0.375)	(0.250)	5.875	(1.098)	(0.973)	5.875	(1.016)	(0.891)	4.625	2.072	2.197
5.000	(0.324)	(0.199)	5.750	(1.048)	(0.923)	5.750	(0.849)	(0.724)			
4.875	(0.084)	0.041	5.625	(0.996)	(0.871)	5.625	(0.686)	(0.561)			
4.750	0.113	0.238	5.500	(0.898)	(0.773)	5.500	(0.617)	(0.492)			
4.625	0.356	0.481	5.375	(0.844)	(0.719)	5.375	(0.591)	(0.466)			
4.500	0.637	0.762	5.250	(0.743)	(0.618)	5.250	(0.520)	(0.395)			
			5.125	(0.370)	(0.245)						
			5.000	(0.258)	(0.133)						

*MAX PRICE ON ARM's PROG = 3.00%

ARM PRICE ADJUSTMENTS

FICO SCORE	FICO/LTV ADJUSTMENTS (Term > 15Y)								CASH OUT ADJUSTMENTS			CLTV ADJUSTMENTS			
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	<=60	60.01-75	75.01-80	ALL SUBORDINATE FINANCING		0.375	
>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.750	0.375	0.625	0.875	LTV	CLTV	FICO	
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	0.375	1.000	1.125	<720	>=720		
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	0.375	1.000	1.125	<=65	80.01-95	0.500	
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	0.375	1.125	1.750	65.01-75	80.01-95	0.750	
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	0.625	1.125	1.875	75.01-95	90.01-95	1.000	
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	0.625	1.625	2.625	75.01-90	76.01-90	1.000	
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	0.625	1.625	3.125	<=95	95.01-97	1.500	
<620	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.750	1.625	2.625	3.125				

	SOFR CAPS		LTV	
>4 Owned properties including Financed LLPA	5/6	2/1/5	High Balance	
15 MAX owned properties on CONVENTIONAL	7/6	5/1/5	Purchase & R/T	0.500
5-7 properties	10/6	5/1/5	Cash-Out Refi	1.250
8-10 properties			ARMS (LTV/CLTV)	0.750
11-15 properties			Second Home	1.125
	MARGIN			
	3.00%			

LPMI ADJUSTER'S APPLIED TO FANNIE MAE										Other Adjustments	
LPMI ADJUSTMENTS FOR 30 & 25 YEAR & ALL ARMS											
LTV	Coverage	>=760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	NON-OWNER LTV <=75	2.125
95.01-97%	35%	2.300	3.320	4.230	5.050	6.270	8.420	9.130	10.000	NON-OWNER LTV 75.01-80%	3.375
90.01-95%	30%	1.890	2.650	3.320	3.930	4.850	6.430	6.990	7.750	NON-OWNER LTV 80.01-85%	4.125
85.01-90%	25%	1.430	2.040	2.500	3.010	3.670	5.050	5.360	5.870	Attached Condo with LTV >75 (Term > 15Y)	0.750
80.01-85%	12%	0.710	0.870	1.020	1.170	1.380	1.840	2.040	2.190	ARMS >90.00%	0.250
LPMI ADDITIONAL ADJUSTMENTS										Loan Amt \$50,000- \$74,999	1.500
N/O/O		1.190	1.190	1.330	1.750	2.630	2.630	2.630	2.630	Loan Amt \$75,000 to \$99,999	0.750
2nd Home		0.250	0.250	0.490	0.700	0.700	1.230	1.230	1.230	Loan Amt \$100,000 to \$149,999	0.125
Rate/term		0.000	0.000	0.000	0.530	0.530	1.050	1.050	1.050	2-4 Units	1.000
MH		0.500	0.500	0.700	1.000	1.000	1.300	1.300	1.300	Texas 50 A (6)	0.125
LPMI ADDITIONAL ADJUSTMENTS >45.00% DTI										60 DAYS LOCK (based on 30 days price)	0.250
95.01-97%		0.380	0.620	0.760	1.060	1.240	1.420	1.600	1.820	Spring Purchase & Cash Out Special(CONF 30YR Fixed Only)	(0.375)
90.01-95%		0.350	0.440	0.570	0.720	1.000	1.120	1.270	1.530		
85.01-90%		0.280	0.390	0.500	0.620	0.750	0.890	1.010	1.250		
80.01-85%		0.110	0.170	0.220	0.300	0.380	0.420	0.440	0.490		

Lender Fees: CONVENTIONAL \$1,095, Flood Cert Fee \$7.10, Tax Service Fee \$79.00 Lock Extensions: 2 bps per Day (Max of 30 Days)
 Lock Hours until 4:00 PM PST
 Redraw Fee \$150.00
 Rates and fees are subject to change without notice.

AmWest Corporate Office
 6 Pointe Dr. Suite 300
 Brea, CA 92821
 (714) 831-3333
www.amwestwholesale.com



Wholesale Rate sheet - Consumer Paid

Effective: 5/12/2022

8:00 AM

Lock Expiration Dates	
30 Day Lock	06/11/22
45 Day Lock	06/26/22
60 Day Lock	07/11/22



LOAN LOCK INFO:
 Lock Desk : Email: Lockdesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 905-5620 PM PST

ANNOUNCEMENT
 LOCK CUT OFF TIME: 4:00PM PST
New Lock Hours until 5:00 PM PST

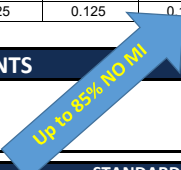
AMWEST ADVANTAGE FIXED & ARM PROGRAMS

ADVANTAGE ARM		ADVANTAGE FIXED			ADVANTAGE ITIN			ADVANTAGE BANK STMT	
ARM - 7/6		FIXED - 30 YEAR			FIXED - 30 YEAR			ARM - 7/6	
RATE	30 Days	Rate	30 Days	Rate	30 Days	RATE	30 Days		
7.625	(2.375)	7.625	(2.375)	8.125	(2.375)	7.625	(2.375)		
7.500	(2.250)	7.500	(2.250)	8.000	(2.250)	7.500	(2.250)		
7.375	(2.125)	7.375	(2.125)	7.875	(2.125)	7.375	(2.125)		
7.250	(2.000)	7.250	(2.000)	7.750	(2.000)	7.250	(2.000)		
7.125	(1.750)	7.125	(1.750)	7.625	(1.750)	7.125	(1.750)		
7.000	(1.500)	7.000	(1.500)	7.500	(1.500)	7.000	(1.500)		
6.875	(1.250)	6.875	(1.250)	7.375	(1.250)	6.875	(1.250)		
6.750	(1.000)	6.750	(1.000)	7.250	(1.000)	6.750	(1.000)		
6.625	(0.750)	6.625	(0.750)	7.125	(0.750)	6.625	(0.750)		
6.500	(0.500)	6.500	(0.500)	7.000	(0.500)	6.500	(0.500)		
6.375	(0.250)	6.375	(0.250)	6.875	(0.250)	6.375	(0.250)		
6.250	0.000	6.250	0.000	6.750	0.000	6.250	0.000		
6.125	0.750	6.125	0.750	6.625	0.750	6.125	0.750		
6.500	1.625			6.500	1.625				
Max Price (1.500) Margin: 4% SOFR: 0.39873% Caps: 5/1/5 Floor = Start Rate		Max Price (1.500)			Max Price (1.000)			Max Price (1.000) Margin: 4% SOFR: 0.39873% Caps: 5/1/5 Floor = Start Rate	
Product code: AAA7/6B , AAA7/6P2B, AAA7/6P3B AAA7/6 - AAA7/6IO - AAA7/6P2 - AAA7/6P3 AAA7/6P2IO - AAA7/6P3IO		Product code: AAF30B - AAF30P2B - AAF30P3B AAF30 - AAF30P2 - AAF30P3			Product Code: AAI30 - AAI30P2 - AAI30P3			Product Code: AAB7/6 - AAB7/6IO - AAB7/6P2 - AAB7/6P3 AAB15 - AAB30	

Lender Paid Compensation and Borrower Paid Compensation Allowed

RATE ADJUSTMENTS							
FICO/LTV	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
760+	(0.250)	(0.250)	(0.250)	(0.125)	0.000	0.125	0.750
740-759	(0.250)	(0.250)	(0.125)	0.000	0.000	0.375	1.125
720-739	(0.250)	(0.250)	(0.125)	0.000	0.125	0.875	1.750
700-719	(0.250)	(0.125)	(0.125)	0.000	0.500	1.500	N/A
680-699	(0.125)	(0.125)	0.000	0.375	1.000	2.250	N/A
660-679	(0.125)	0.000	0.000	0.625	1.375	N/A	N/A
640-659	0.000	0.000	0.250	1.000	N/A	N/A	N/A
620-639	0.000	0.125	0.375	N/A	N/A	N/A	N/A
For Nat'l	0.000	0.000	0.250	0.375	N/A	N/A	N/A
Non-Perm Res	0.000	0.000	0.250	0.375	0.375	0.500	0.750
Interest Only	0.000	0.000	0.125	0.250	0.500	N/A	N/A
2-4 Units	0.000	0.125	0.125	0.375	N/A	N/A	N/A
Cash-Out	0.000	0.000	0.000	0.000	0.125	N/A	N/A
Non Owner	0.000	0.000	0.000	0.125	0.125	N/A	N/A
Second Home	0.000	0.000	0.000	0.125	0.125	0.125	0.125

PRICE ADJUSTMENTS	
>4 Owned properties including Financed LLPA	
20 MAX owned properties on PORTFOLIO	
5-7 properties	0.125
8-10 properties	0.250
11-15 properties	0.375
16-20 properties	0.500
Second Home	0.250
CLTV	0.250
FICO 620-639	0.250
FICO < 700, LTV > 65% (ITIN Program Only)	0.250
Non Owner Occupied, LTV >70% (2YR PREPAY REQUIRED)	0.250
Non Owner Occupied - 3YR PREPAY OPTION	(0.250)
No PREPAY	1.000
<\$100k	0.750
>\$1.50mm-\$2.50mm	0.250
>\$2.50mm-\$3.00mm	0.375
Spring Purchase & Cash Out- Special	(0.250)
45 Days Lock	0.125



Group 1	STANDARD PREPAYMENT ALLOWED
States	AL,AZ,AK,CA,CO,DE,FL,GA,IA,LA,MD,MA,NV,NH,NM,NC,OR,SC,TN,UT,VA,WA,WI
Group 2	NO PREPAYMENT PENALTY ALLOWED
States	AK,DC,KS,ME,MI,MN,VT,RI
*Group 3	STATES WITH "SPECIAL" PREPAYMENT PENALTIES
States	IL,KY,MS,NJ,PA,OH,TX

*Please reference Prepayment Penalty (PPP) section of guidelines for more details [Prepayment Penalty Matrix](#)

*(Not all adjustments apply in all loan scenarios. See guidelines for your loan parameters and specific adjustments that apply)

BANK STATEMENT PROGRAM HIGHLIGHTS

- 12 months Business or Personal bank statements
- Max DTI at 50%
- Max 6 months reserve requirement on subject property P&I only. (Cash-Out/Net Proceeds can be used as reserve requirement)
- Business expense between 30% and 50% from qualified income
- Closing funds can be verified with 1 month VOD or Bank Certification
- Allowed on Non-Warrantable Condos

Portfolio products must be U/W approved to lock

Lock Hours until 4:00 PM PST
 Lender Fees: AAA, AAB, AAF, AAI \$1,495 , Flood Cert Fee \$7.10 , Tax Service Fee \$79.00 Redraw Fee \$150.00
 Rates and fees are subject to change without notice.

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(714) 831-3333
www.amwestwholesale.com



Wholesale Rate sheet - Consumer Paid

FUNDING CORP

Effective: 5/12/2022 8:00 AM

Lock Expiration Dates	
30 Day	06/11/22
45 Day	06/26/22
	07/11/22

LOAN LOCK INFO:

Lock Desk : Email: Lockdesk@amwestfunding.com

Phone: (714) 831-3299

oFax: (714) 905-5620

ANNOUNCEMENT

New Lock Hours until 5:00 PM PST

***Spring Special*
Purchase & C/O**

AMWEST INVESTOR FIXED & ARM PROGRAMS

AIA - AmWest Investor Advantage 7/6 ARM

30 Days				Program Code:
RATE	3Y PPP	2Y PPP	1Y PPP	
7.625	(2.000)	(1.625)	(1.250)	AIA7/6P3 (3YR PrePay)
7.500	(1.875)	(1.500)	(1.125)	AIA7/6P3 IO (3YR PrePay)
7.375	(1.750)	(1.375)	(1.000)	AIA30P3
7.250	(1.625)	(1.250)	(0.875)	AIA7/6P2 (2YR PrePay)
7.125	(1.500)	(1.125)	(0.750)	AIA7/6P2 IO (2YR PrePay)
7.000	(1.250)	(0.875)	(0.500)	AIA30P2
6.875	(1.000)	(0.625)	(0.250)	AIA7/6P1 (1yr Prepay)
6.750	(0.750)	(0.375)	0.000	AIA7/6P1 IO (1yr Prepay)
6.625	(0.500)	(0.125)	0.250	AIA30P1
6.500	(0.250)	0.125	0.500	AIA7/6 (No Prepay)-use 1Y PPP
6.375	0.000	0.375		Margin: 4%
6.250	0.625			Floor = Start Rate
				SOFR: 0.39873%
				Caps 5/1/5

Max Price (2.000) (2.000) (1.000) (0.500) = *No PrePay

Borrower Paid Compensation Allowed Only

RATE ADJUSTMENTS - AIA

FICO	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
760+	(0.250)	(0.125)	(0.125)	0.000	0.000	0.125
740-759	(0.250)	(0.125)	(0.125)	0.000	0.000	0.250
720-739	(0.250)	(0.125)	0.000	0.000	0.125	0.500
700-719	(0.250)	(0.125)	0.000	0.125	0.500	1.000
680-699	(0.125)	0.000	0.125	0.250	0.875	N/A
660-679	0.000	0.000	0.375	0.625	1.250	N/A
640-659	0.000	0.125	0.500	1.000	N/A	N/A
620-639	0.125	0.250	N/A	N/A	N/A	N/A
For Nat'l	0.000	0.000	0.250	0.250	N/A	N/A
Interest Only	0.125	0.125	0.250	0.375	N/A	N/A
2-4 Units	0.125	0.125	0.250	0.375	0.500	0.625
Cash-Out	0.000	0.000	0.000	0.250	0.375	N/A

ADDITIONAL RATE ADJUSTMENTS

	Rate
AIA Fixed Program	0.125
*30yr FIXED (AIA) product codes: AIA30P3, AIA2, AIA1	
PRICE ADJUSTMENTS - AIA	
Cash Out >65%	0.125
No Prepay	1.000
2-4 Units	0.250
45 Days Lock	0.125
Spring Purchase & Cash Out- Special	(0.250)
FICO 620-639	0.250
CLTV	0.250
<\$100k	0.750
>\$1.0MM-\$2.0MM	0.375
>\$2.00mm-\$2.50mm	0.500

STANDARD PREPAYMENT ALLOWED

Group 1	AL,AZ,AK,CA,CO,DE,FL,GA,IA,LA,MD,MA,NV,NH,NM,NC,OR,SC,TN,UT,VA,WA,WI
NO PREPAYMENT PENALTY ALLOWED	
Group 2	AK,DC,KS,ME,MI,MN,VT,RI
STATES WITH "SPECIAL" PREPAYMENT PENALTIES (Please reference Pepay guidelines)	
Group 3	IL,IN,KY,MS,NJ,PA,OH,TX
20 MAX owned properties on ALL PORTFOLIO	

20 MAX owned properties on ALL PORTFOLIO

HIGHLIGHTS - AIA/AIP

- Loan amount up to \$2.5M
- Minimum FICO as low as 620
- Loan qualification is based on Debt Coverage Ratio (DCR)
- Foreign Nationals allowed
- No title seasoning on Cash-Out Refinance

- First time Homebuyer/First time investor allowed (see guidelines)
- LLC vesting allowed
- Asset verification based on Current Balance
- Non-warrantable condos allowed

Up to 85% NO MI

AMWEST ADVANTAGE ONE

ADVANTAGE ONE		RATE ADJUSTMENTS - 1YR TAX RETURN						PRICE ADJUSTMENTS - 1YR TAX RETURN		
7/6 ARM	FIXED - 30 YEAR	FICO	<60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85		
RATE	30 Days	RATE	30 Days							
6.750	(1.250)	6.750	(1.250)	760+	(0.375)	(0.250)	(0.125)	0.500	<\$100k	
6.625	(1.000)	6.625	(1.000)	740 - 759	(0.250)	(0.125)	0.000	0.375	>\$1.50mm-\$2.50mm	
6.500	(0.750)	6.500	(0.750)	720 - 739	(0.125)	0.000	0.125	0.625	>\$2.50mm-\$3.00mm	
6.375	(0.500)	6.375	(0.500)	700 - 719	0.000	0.000	0.250	0.500	45 Day lock	
6.250	(0.250)	6.250	(0.250)	680 - 699	0.000	0.000	0.375	0.750	Spring Purchase & Cash Out- Special	
6.125	0.000	6.125	0.000	660 - 679	0.000	0.125	0.625	N/A	(0.250)	
									ARM INFO	
				2-4 Units	0.125	0.125	0.250	0.250	0.375	Margin: 4%
				Cash-Out	0.125	0.125	0.250	0.250	0.250	Floor = Start Rate
				Non Owner	0.000	0.000	0.000	0.125	0.125	SOFR: 0.39873%
				Second Home	0.000	0.000	0.000	0.125	0.125	Caps 5/1/5
										Lender Paid & Borrower Paid Compensation Allowed

HIGHLIGHTS - ADVANTAGE ONE

- Loan Amount up to \$3M
- Reserves/Assets required per DU
- 1 yr Income documents (both Self-Employed and Salaried borrowers)

- Findings per DU (Approved/Ineligible due to loan amount)
- No Tradeline requirements with DU approval
- First Time Homebuyers Allowed

Lock Hours until 4:00 PM PST

Lender Fees: AIA/AIP \$1,495, AAO \$1,495, Flood Cert Fee \$7.10, Tax Service Fee \$79.00

Redraw Fee \$150.00

Rates and fees are subject to change without notice.

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New Lock Hours until 5:00 PM PST

JUMBO EXPRESS

JUMBO 30YEAR FIXED & I.O					
JE30			JE30IO		
RATE	30 Days	45 Days	RATE	30 Days	45 Days
6.500	(3.300)	(3.150)	6.500	(3.300)	(3.150)
6.375	(3.050)	(2.900)	6.375	(3.050)	(2.900)
6.250	(2.800)	(2.650)	6.250	(2.800)	(2.650)
6.125	(2.550)	(2.400)	6.125	(2.550)	(2.400)
6.000	(2.300)	(2.150)	6.000	(2.300)	(2.150)
5.990	(2.250)	(2.100)	5.990	(2.250)	(2.100)
5.875	(1.925)	(1.775)	5.875	(1.925)	(1.775)
5.750	(1.675)	(1.525)	5.750	(1.675)	(1.525)
5.625	(1.425)	(1.275)	5.625	(1.425)	(1.275)
5.500	(1.300)	(1.150)	5.500	(1.300)	(1.150)
5.375	(1.050)	(0.900)	5.375	(1.050)	(0.900)
5.250	(0.800)	(0.650)	5.250	(0.800)	(0.650)
5.125	(0.550)	(0.400)	5.125	(0.550)	(0.400)
5.000	(0.175)	(0.025)	5.000	(0.175)	(0.025)
4.990	(0.125)	0.025	4.990	(0.125)	0.025
4.875	0.200	0.350	4.875	0.200	0.350
4.750	0.575	0.725	4.750	0.575	0.725
INTEREST ONLY					
MAX PRICE OF: 102.050					

FICO/LTV								
LTV/CLTV	<=50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
800+	(0.625)	(0.625)	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.750
780-799	(0.625)	(0.625)	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.750
760-779	(0.625)	(0.625)	(0.625)	(0.625)	(0.375)	(0.125)	0.125	0.875
740-759	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.250	1.000
720-739	(0.375)	(0.375)	(0.375)	(0.375)	(0.125)	0.125	0.375	N/A
700-719	(0.375)	(0.375)	(0.375)	(0.250)	(0.125)	0.125	0.375	N/A
680-699	(0.250)	(0.250)	(0.250)	(0.250)	0.125	0.250	N/A	N/A

LOAN AMOUNT ADJUSTERS								
LTV/CLTV	<=50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
>\$1MM-1.5MM	0.125	0.125	0.125	0.125	0.125	0.125	0.125	N/A
>\$1.50MM-2MM	0.125	0.125	0.125	0.125	0.125	0.250	N/A	N/A

OTHER PRICE ADJUSTERS								
LTV/CLTV	<=50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
CASH OUT & FICO >=740	0.250	0.250	0.250	0.375	0.500	0.750	N/A	N/A
CASH OUT & FICO <740	0.250	0.250	0.250	0.375	0.625	0.875	N/A	N/A
2 UNITS	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750
3-4 UNITS	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.750
NON-OWNER	1.000	1.000	1.000	1.000	1.250	1.375	N/A	N/A
SECOND HOME	0.500	0.500	0.500	0.500	0.750	1.250	N/A	N/A
INTEREST ONLY	0.250	0.250	0.250	0.250	0.375	0.500	N/A	N/A
ESCROW WAIVER	0.125	0.125	0.125	0.125	0.125	0.125	0.125	0.125

60 days lock 0.25

HIGHLIGHTS

- 30-Year Fixed Term with I/O Option
- LTV up to 85% with no MI
- Loan amt. up to \$2,000,000
- Loans underwritten based on DU Approval
- Reserves per DU findings up to certain LTVs
- Max. Cash-Out up to \$500,000

Jumbo products must be U/W approved to lock

Lender Fees: JUMBO \$1,295, Flood Cert Fee \$7.10, Tax Service Fee \$79.00 Lock Extensions: 2 bps per Day (Max of 30 Days) Redraw Fee \$150.00
 Lock Hours until 5:00 PM PST
 Rates and fees are subject to change without notice.

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 Brea, CA 92821
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Lock Expiration Dates	
30 Day Lock	06/11/22
45 Day Lock	06/26/22
60 Day Lock	07/11/22

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Effective: 5/12/22



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ANNOUNCEMENT
New Lock Hours until 5:00 PM PST

GOVERNMENT FIXED PROGRAMS

FHA FIXED

FHA30			FHA30HB (HIGH BALANCE)			FHA15		
RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days
4.750	(1.773)	(1.648)	4.750	(0.602)	(0.477)	3.625	2.281	2.406
4.625	(1.694)	(1.569)	4.625	(0.606)	(0.481)	3.500	2.631	2.756
4.500	(1.238)	(1.113)	4.500	(0.210)	(0.085)	3.375	2.990	3.115
4.375	(0.786)	(0.661)	4.375	0.122	0.247	3.250	3.415	3.540
4.250	(0.288)	(0.163)	4.250	0.590	0.715			
4.125	0.128	0.253						
4.000	0.630	0.755						

GOVERNMENT PRICE ADJUSTMENTS	
USDA STREAMLINE	0.250
Note Loan Amount<=\$99,999 (FHA/VA /USDA)	1.000
Note Loan Amount \$100k to \$149,999 (FHA/VA/USDA)	0.375
60 DAYS LOCK (based on 30 days price)	0.250
Spring Purchase & Cash Out Special (CONF 30YR Fixed On)	(0.375)

FHA STREAMLINE PROGRAMS

FHA30SL			FHA30HBSL (HIGH BALANCE STREAMLINE)		
RATE	30 Days	45 Days	RATE	30 Days	45 Days
4.750	(2.098)	(1.973)	4.750	(0.852)	(0.727)
4.625	(2.019)	(1.894)	4.625	(0.856)	(0.731)
4.500	(1.563)	(1.438)	4.500	(0.460)	(0.335)
4.375	(1.111)	(0.986)	4.375	(0.128)	(0.003)
4.250	(0.613)	(0.488)	4.250	0.340	0.465
4.125	(0.197)	(0.072)			
4.000	0.305	0.430			

FICO ADJUSTMENTS	
FICO	All Gov't Programs
>=760	(0.250)
740-759	(0.250)
720-739	(0.125)
700-719	0.000
680-699	0.000
660-679	0.250
640-659	0.500
620-639	1.000
*600-619	1.250 *Max LTV: <=90.00%
**580-599	1.500 **Max LTV: <=80.00%

No Fico Bonus applied to any High Bal loans
 FHA High Balance: Base loan amount greater than \$ 510,401

State Adjuster for Govt - FIXED PROGRAMS			
State/Group		30YR	15YR
Group 1	TX	(0.125)	(0.125)
Group 2	NJ	(0.250)	(0.100)
Group 3	FL	(0.150)	(0.050)

>4 Owned properties including Financed LLPA	
15 MAX owned properties on GOVERNMENT	
5-7 properties	0.250
8-10 properties	0.500
11-15 properties	0.750

VA and USDA

VA30		VA30HB (HIGH BALANCE)		VA15		VA30IRRRRL		VA30HBIRRRRL (HIGH BALANCE IRRRL)		USDA 30YR	
RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days
4.750	(1.598)	(1.473)	4.750	(0.427)	(0.302)	3.500	2.861	2.986	4.750	(0.652)	(0.527)
4.625	(1.519)	(1.394)	4.625	(0.431)	(0.306)	3.375	3.178	3.303	4.625	(0.656)	(0.531)
4.500	(1.063)	(0.938)	4.500	(0.035)	0.090	3.250	3.415	3.540	4.500	(0.260)	(0.135)
4.375	(0.611)	(0.486)	4.375	0.297	0.422	4.375	(0.786)	(0.661)	4.375	0.072	0.197
4.250	(0.113)	0.012	4.250	0.765	0.890	4.250	(0.288)	(0.163)	4.250	0.540	0.665
4.125	0.303	0.428				4.125	0.128	0.253	4.250	0.562	0.687
						4.000	0.630	0.755			

MAX PRICE ON ARM'S PROGRAMS = 2.75%
 MAX PRICE ON FIXED PROGRAMS = 6.00%

FHA ID	VA ID
78546-00002	9018430000



Lender Fees: VA, FHA & USDA \$1,195, FHA STREAMLINES/VA-IRRRRL \$495, Flood Cert \$7.10, Tax Service \$79.00 (Tax Service Fee Excluded for FHA/VA products)
 Lock Extensions: 2 bps per Day (Max of 30 Days)
 Lock Hours until 4:00 PM PST
 Redraw Fee \$150.00
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Day Lock	06/11/22
Day Lock	06/26/22
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ANNOUNCEMENT
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FNMA FIXED - HOME READY

Conforming & High Balance FIXED					
(FCF30HR) 30 YEAR			(FCF30HR HB) 30 YEAR		
RATE	30 Days	45 Days	RATE	30 Days	45 Days
6.000	(3.942)	(3.817)	6.000	(2.257)	(2.132)
5.875	(3.614)	(3.489)	5.875	(2.024)	(1.899)
5.750	(3.429)	(3.304)	5.750	(2.180)	(2.055)
5.625	(2.903)	(2.778)	5.625	(1.296)	(1.171)
5.500	(2.530)	(2.405)	5.500	(1.149)	(1.024)
5.375	(2.214)	(2.089)	5.375	(0.937)	(0.812)
5.250	(1.952)	(1.827)	5.250	(0.778)	(0.653)
5.125	(1.442)	(1.317)	5.125	(0.461)	(0.336)
5.000	(1.095)	(0.970)	5.000	(0.388)	(0.263)
4.875	(0.688)	(0.563)	4.875	(0.117)	0.008
4.750	(0.278)	(0.153)	4.750	0.278	0.403

45 Days Prelocks now Allowed for files in Registered to Processing Stage

PRICE ADJUSTMENTS-HOME READY	
High Balance-Purchase or R/T Refi	0.250
Attached Condo with LTV >75 (Term > 15Y)	0.750
*Loan Amt \$50,000- \$74,999	1.500
*Loan Amt \$75,000 to \$99,999	0.750
*Loan Amt \$100,000 to \$149,999	0.125
2-4 Units	1.000
Spring Purchase-Special (CONF 30YR Fixed Only)	(0.375)
60 DAYS LOCK (based on 30 days price)	0.250

**** HomeReady® Mortgage ** cumulative LLPA Caps**
 LTV > 80% & credit score >=680 **0.000%**
 All other LTV & Credit Score combos **1.500%**
 *(Excluded from Cumulative Cap- Loan amts ,lock term, state Adj)

*MAX PRICE = 4.00%

(LPMI) Product Codes:

FCF30HRLPMI

FCF30HRHB LPMI

(BPMI) Product code:

FCF30HR

FICO/LTV ADJUSTMENTS - HOME READY								
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.250
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500
<620	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.750

CLTV ADJUSTMENTS			
ALL SUBORDINATE FINANCING			0.375
LTV	CLTV	FICO	
		<720	>=720
<=65	80.01-95	0.500	0.250
65.01-75	80.01-95	0.750	0.500
75.01-95	90.01-95	1.000	0.750
75.01-90	76.01-90	1.000	0.750
<=95	95.01-97	1.500	1.500

FREDDIE MAC - HOME POSSIBLE

Conforming & High Balance FIXED					
(FM30HP) 30 YEAR			(FMSC30HP) 30 YEAR		
RATE	30 Days	45 Days	RATE	30 Days	45 Days
6.000	(3.883)	(3.758)	6.000	(2.080)	(1.955)
5.875	(3.564)	(3.439)	5.875	(1.760)	(1.635)
5.750	(3.390)	(3.265)	5.750	(1.637)	(1.512)
5.625	(2.764)	(2.639)	5.625	(2.027)	(1.902)
5.500	(2.504)	(2.379)	5.500	(1.752)	(1.627)
5.375	(2.196)	(2.071)	5.375	(1.430)	(1.305)
5.250	(1.810)	(1.685)	5.250	(1.028)	(0.903)
5.125	(1.312)	(1.187)	5.125	(0.629)	(0.504)
5.000	(0.962)	(0.837)	5.000	(0.393)	(0.268)
4.875	(0.512)	(0.387)	4.875	(0.110)	0.015
			4.750	0.401	0.526

FICO/LTV ADJUSTMENTS - HOME POSSIBLE									
	<=60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97	
>=740	0.000	0.250	0.250	0.500	0.250	0.250	0.250	0.250	
720-739	0.000	0.250	0.500	0.750	0.500	0.500	0.500	1.000	
700-719	0.000	0.500	1.000	1.250	1.000	1.000	1.000	1.500	
680-699	0.000	0.500	1.250	1.750	1.500	1.250	1.250	1.500	
660-679	0.000	1.000	2.250	2.750	2.750	2.250	2.250	2.250	
640-659	0.500	1.250	2.750	3.000	3.250	2.750	2.750	2.750	
620-639	0.500	1.500	3.000	3.000	3.250	3.250	3.250	3.500	

**** Home Possible® Mortgage ** cumulative LLPA Caps**
 LTV > 80% & credit score >=680 **0.000%**
 All other LTV & Credit Score combos **1.500%**
 *(Excluded from Cumulative Cap- Loan amts ,lock term, state Adj)

**Online Pricing Available for Home Possible:

(LPMI) Product Codes:

FM30HPLPMI

FMSC30HPLPMI

(BPMI) Product Codes:

FM30HP

FMSC30HP

*MAX PRICE = 4.00%

PRICE ADJUSTMENTS - HOME POSSIBLE	
2 Units	1.000
3-4 Units	1.500
Attached Condo with LTV >75 (Term > 15Y)	0.750
*Loan Amt \$50,000- \$74,999	1.500
*Loan Amt \$75,000 to \$99,999	0.750
*Loan Amt \$100,000 to \$149,999	0.125
All loans with Subordinate Financing	0.500
60 DAYS LOCK (based on 30 days price)	0.250
Spring Purchase-Special (CONF 30YR Fixed Only)	(0.375)

State Adj- Home Ready & Home Possible		
State		30YR
Group 1 TX		(0.125)
Group 2 NJ		0
Group 3 FL		0

LPMI ADJUSTER'S APPLIED TO FANNIE MAE (HOME READY) , FREDDIE MAC (HOME POSSIBLE)

HOME READY & HOME POSSIBLE 30 YEAR FIXED-UP TO 97%LTV									
LTV	Coverage	>=760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
95.01-97%	25%	1.790	2.550	3.210	3.770	4.690	6.270	6.890	7.600
90.01-95%	25%	1.630	2.300	2.860	3.370	4.180	5.510	6.020	6.630
85.01-90%	25%	1.430	2.040	2.500	3.010	3.670	5.050	5.360	5.870
80.01-85%	12%	0.710	0.870	1.020	1.170	1.380	1.840	2.040	2.190

LPMI ADDITIONAL ADJUSTMENTS (FIXED & ARM'S) >45.00% DTI									
LTV	>=760	740-759	720-739	700-719	680-699	660-679	640-659	620-639	
95.01-97%	0.380	0.620	0.760	1.060	1.240	1.420	1.600	1.820	
90.01-95%	0.350	0.440	0.570	0.720	1.000	1.120	1.270	1.530	
85.01-90%	0.280	0.390	0.500	0.620	0.750	0.890	1.010	1.250	
80.01-85%	0.110	0.170	0.220	0.300	0.380	0.420	0.440	0.490	

LPMI ADDITIONAL ADJUSTMENTS	
FICO	Rate/term
>= 760	0.000
740-759	0.000
720-739	0.000
700-719	0.530
680-699	0.530
660-679	1.050
640-659	1.050
620-639	1.005

Lender Fees: CONVENTIONAL \$1,095 , Flood Cert Fee \$7.10 , Tax Service Fee \$79.00 Lock Extensions: 2 bps per Day (Max of 30 Days)

Lock Hours until 4:00 PM PST

Redraw Fee \$150.00

Rates and fees are subject to change without notice.