

With AmWest it has become much easier for Everyone!

AmWest has expanded the Business Purpose Transactions (non-TRID/business purpose licensing) to all **Portfolio - Investment Property Loans.**

Recent Updates	Available Programs
<ul style="list-style-type: none"> ✓ AMWEST NON-QM PRODUCTS HAVE INCREASED THEIR IPC (Interested party contribution) TO 6% IN ALL TYPE OF TRANSACTIONS. ✓ EXPANSION OF BUSINESS PURPOSE NON-TRID AND LICENSING TREATMENT FOR ALL PORTFOLIO INVESTMENT PROPERTY LOANS ✓ LLC CLOSING FOR ALL NON-QM PROGRAMS IS AVAILABLE – (Investment transactions only) ✓ You now can originate in 30+ states with only your active state license under any of my NON-QM programs – (Investment transactions only) 	<ul style="list-style-type: none"> ✓ AmWest Investor Advantage – (DSCR) ✓ AmWest Investor Plus – (No Ratio Program) ✓ AmWest Advantage – (WVOE or P&L Program) ✓ AmWest Advantage ITIN – (ITIN Borrower) ✓ AmWest Advantage One – (1-Year tax returns) ✓ AmWest Bank Statement Advantage – (12 Months bank statements) ✓ AmWest Asset Qualifier – (60 Months asset Amortization)

NO STATE LICENSE REQUIREMENTS IN OVER 30+ STATES



AmWest Funding Corp allows our brokers to originate AIA (DSCR) and AIP (No Ratio) products in states without a state NMLS license.

☉ Alabama	☉ Illinois	☉ Missouri	☉ Rhode Island
☉ Alaska	☉ Indiana	☉ New Hampshire	☉ South Carolina
☉ Colorado	☉ Iowa	☉ New Jersey	☉ Tennessee
☉ Connecticut	☉ Kansas	☉ New Mexico	☉ Texas
☉ Delaware	☉ Kentucky	☉ New York	☉ Virginia
☉ District of Columbia	☉ Louisiana	☉ North Carolina	☉ Washington
☉ Florida	☉ Maine	☉ Ohio	☉ Wisconsin
☉ Georgia	☉ Maryland	☉ Oklahoma	
☉ Hawaii	☉ Massachusetts	☉ Pennsylvania	



Don't let borders hinder your Foreign National Clients!

Requirements:		
<ul style="list-style-type: none"> • Copy of valid Passport • Copy of Valid Visa • I-94 is required if the borrower is in the United States 		
Advantage Program	Investor Advantage Program	Advantage Investor Plus Program
<ul style="list-style-type: none"> • No 4506-c or tax returns required • Second homes and investment properties allowed • Max DTI 49% 	<ul style="list-style-type: none"> • Most VISA types allowed • Vesting in LLC with 100% ownership allowed • No income or employment is required 	<ul style="list-style-type: none"> • F-1 Visa allowed • No income or employment is required • Vesting in LLC with 100% ownership allowed



Investor Advantage – DSCR

Our DSCR thinks of everyone as an eligible borrower; for that reason, no EAD card category-type restriction will apply.

- 1st Time Home Buyers Available
- 1st Time Investors Welcome
- Foreign Nationals Welcome
- Non-Warrantable condos Allowed
- Non-Permanent Resident Alien Welcome
 - *EAD must be valid for at least 90 days remaining on the expiration date at the time of funding.*
 - *If less than 90 days remain or Expired, evidence of extension will be required.*

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| ➤ 30 year fixed, 7/6 ARM & 7/6 Interest Only | ➤ Reserves May Be Waived on Refinance Transactions (Refer to Guideline) |
| ➤ Max 80% LTV to \$1.5MM with minimum 700 FICO on Purchase or R/T Refinance | ➤ Up to 20 owned Properties |
| ➤ 1, 2, 3 Years or No Pre-Payment Penalty Options | ➤ Business Funds Allowed |
| ➤ No Income and No Employment | ➤ Vesting in an LLC Allowed |
| ➤ No 4506-C or Tax Returns Required | ➤ No TRID waiting period |
| ➤ Min DSCR 0.85 / Min DSCR 1.00 for NY | ➤ Gift Funds Allowed |
| ➤ Cash-Out Proceeds Can Be Used to Meet Reserve Requirement | ➤ Transfer Appraisal allowed |
| ➤ Permanent & Non-Permanent Resident Aliens Allowed | ➤ No Sourcing of Large Deposits! |
| ➤ Temporary Buydown Option Available | ➤ YSP to Broker up to 4.750% combine |
| | ➤ Shorter Waiting Periods on Negative Credit Events |
| | ➤ Min FICO 620 |

Investor Advantage Plus – NO Ratio

- We have solutions for those deals stuck due to low, non-qualifying DSCR or vacant investment properties.
- Qualify your borrower with only verified assets using the *AmWest Investor Plus program (NIVA)*. And help more investors to achieve their goals.

We offer one of the most aggressive guidelines for Foreign nationals and EAD holders.

- 1st Time Home Buyers Available
- 1st Time Investors Welcome
- Foreign Nationals Welcome

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| ➤ 30 year fixed, 7/6 ARM & 7/6 Interest Only | ➤ Reserves May Be Waived on Refinance Transactions (Refer to Guideline) |
| ➤ Max 65% LTV to \$2.5MM with minimum 700 FICO on Purchase or R/T Refinance | ➤ Business Funds Allowed |
| ➤ 1, 2, 3 Years or No Pre-Payment Penalty Options | ➤ Vesting in an LLC Allowed |
| ➤ No Income and No Employment | ➤ No TRID waiting period |
| ➤ No 4506-C or Tax Returns Required | ➤ Gift Funds Allowed |
| ➤ Cash-Out Proceeds Can Be Used to Meet Reserve Requirement | ➤ Transfer Appraisal allowed |
| ➤ Permanent & Non-Permanent Resident Aliens Allowed | ➤ No Sourcing of Large Deposits! |
| ➤ Temporary Buydown Option Available | ➤ Shorter Waiting Periods on Negative Credit Events |
| | ➤ Non-Warrantable condos Allowed |
| | ➤ Min FICO 640 |

Advantage Program – VOE or P&L Program

- Self-employed and wage earners use alternative doc type
- 100% gift funds allowed on primary and 2nd Home
- P&I reserves on the subject property only
- Non-Warrantable condos Allowed

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| <ul style="list-style-type: none">➤ 30 year fixed, 7/6 ARM & 7/6 Interest Only➤ Max 80% LTV to \$1.5MM with 700 FICO on Purchase or R/T Refinance➤ Max Loan Amount \$3.00MM➤ 1, 2, 3 Years or No Pre-Payment Penalty Options➤ No 4506-C or Tax Returns Required➤ No Paystubs or W-2 Required➤ Cash-Out Proceeds Can Be Used to Meet Reserve Requirement➤ Permanent & Non-Permanent Resident Aliens Allowed➤ Temporary Buydown Option Available➤ No Tradeline requirements with three FICO scores➤ Foreign Nationals welcome | <ul style="list-style-type: none">➤ Reserves May Be Waived on Refinance Transactions (Refer to Guideline)➤ Business Funds Allowed➤ Vesting in an LLC Allowed➤ No TRID waiting period➤ Gift Funds Allowed➤ Transfer Appraisal allowed➤ No Sourcing of Large Deposits!➤ Shorter Waiting Periods on Negative Credit Events➤ Min FICO 640➤ Max DTI 49%➤ Various income streams allowed, rental income, social security, and pension income |
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PORTFOLIO (NON-QM) PRODUCTS

- AMWEST ADVANTAGE (*WVOE / P&L*)
- AMWEST INVESTOR ADVANTAGE (*DSCR*)
- AMWEST ADVANTAGE INVESTOR PLUS (*NO RATIO*)
- AMWEST BANK STATEMENT ADVANTAGE (*12 MONTH BANK STATEMENTS*)
- AMWEST ADVANTAGE ONE (*1-YEAR TAX RETURNS*)
- AMWEST ASSET QUALIFIER (*60 MONTH ASSET AMORTIZATION*)
- AMWEST ADVANTAGE ITIN (*ITIN BORROWER*)

For further details, should you need any, do not hesitate to reply to this email with any questions you may have – I will be happy to assist you.

Looking forward to hearing from you, 😊

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