



CLOSED-END

SECOND PROGRAM

AGENCY

- 30/20/10 Year Fixed Options
- 89.99% CLTV
- 500K Max Loan Amount, 25k Min
- 680 Min FICO
- 50% Max DTI
- 1-4 Units
- Primary, Second Home and Investments Allowed

NON-QM PORTFOLIO

- 30 Year Fixed & Interest Only Option
- 75% CLTV
- 500K Max Loan Amount, 75k Min
- Foreign National OK
- 660 Min FICO
- Primary, Second Home and Investments Allowed
- DSCR No Income/Employment Options
- Bank Statement / WVOE / P&L Alt Income Options
- 50% Max DTI

DOC TYPES

- WVOE
- P&L
- 12 Month Bank Statements
- DSCR

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AVAILABLE**



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It's a simple and secure option that speeds up the verification process with more accurate results for our Agency borrowers

Contact Your AmWest Account Executive to Learn More!



PRODUCTS HIGHLIGHTS

- 30 year Fixed, 15 year fixed, 7/6 ARM and 7/6 ARM I/O
- Up to 80% - Loan amount up to \$1,500,000
- Non-traditional credit is acceptable
- Minimum 620 FICO (Tri-Merge Pulled using ITIN number)
- Allowed on primary, second home and investment properties
- Cash Out proceeds can be used to meet Reserve Requirements
- Gift Funds Allowed on Primary and 2nd Home
- First Time Homebuyers are eligible
- Eligible with a Valid Gov't Issued ID



**Learn how to expand your business
with our ITIN program**

Contact Your AmWest Account Executive Today for Details!

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



Lock Expiration Dates	
30 Day Lock	10/21/23
45 Day Lock	11/05/23
60 Day Lock	11/20/23

Wholesale Rate sheet - Consumer Paid Effective: 9/21/2023 8:00 AM

LOAN LOCK INFO
 Lock Desk : Email: Lockdesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 905-5620 Lock Hours until 5:00 PM PST

ANNOUNCEMENT

FANNIE MAE PRODUCTS
 (LLPAs ON PG 4 OF 12)
FAST TRACK

CONFORMING FIXED									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			
6.375	0.841	0.966	6.250	0.584	0.709	5.875	0.861	0.986	6.625	0.769	0.894	6.250	0.850	0.975			
6.500	0.487	0.612	6.375	0.094	0.219	6.000	0.593	0.718	6.750	0.169	0.294	6.375	0.585	0.710			
6.625	0.196	0.321	6.500	(0.222)	(0.097)	6.125	0.059	0.184	6.875	(0.201)	(0.076)	6.500	0.309	0.434			
6.750	(0.395)	(0.270)	6.625	(0.559)	(0.434)	6.250	(0.160)	(0.035)	7.000	(0.501)	(0.376)	6.625	(0.237)	(0.112)			
6.875	(0.766)	(0.641)	6.750	(0.839)	(0.714)	6.375	(0.423)	(0.298)	7.125	(0.779)	(0.654)	6.750	(0.095)	0.030			
6.990	(0.946)	(0.821)	6.875	(1.181)	(1.056)	6.500	(0.697)	(0.572)	7.250	(1.161)	(1.036)	6.875	(0.528)	(0.403)			
7.000	(1.066)	(0.941)	7.000	(1.466)	(1.341)	6.625	(0.906)	(0.781)	7.375	(1.516)	(1.391)	7.000	(0.797)	(0.672)			
7.125	(1.344)	(1.219)	7.125	(1.708)	(1.583)	6.750	(1.098)	(0.973)	7.500	(1.787)	(1.662)						
7.250	(1.726)	(1.601)	7.250	(1.861)	(1.736)	6.875	(1.382)	(1.257)	7.625	(1.983)	(1.858)						
7.375	(2.081)	(1.956)	7.375	(2.150)	(2.025)	7.000	(1.653)	(1.528)	7.750	(2.138)	(2.013)						
7.500	(2.350)	(2.225)	7.500	(2.399)	(2.274)				7.875	(2.465)	(2.340)						
7.625	(2.544)	(2.419)	7.625	(2.733)	(2.608)				8.000	(2.722)	(2.597)						
7.750	(2.799)	(2.674)	7.750	(2.774)	(2.649)				8.125	(2.925)	(2.800)						
7.875	(3.090)	(2.965)	7.875	(3.120)	(2.995)												
8.000	(3.341)	(3.216)	8.000	(3.468)	(3.343)												

CONFORMING FIXED									HIGH BALANCE FIXED								
(FCF30) 30 YEAR			(FCF20) 20 YEAR			(FCF15) 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			
6.500	0.612	0.737	6.250	0.709	0.834	5.875	0.986	1.111	6.625	0.894	1.019	6.375	0.710	0.835			
6.625	0.321	0.446	6.375	0.219	0.344	6.000	0.718	0.843	6.750	0.294	0.419	6.500	0.434	0.559			
6.750	(0.270)	(0.145)	6.500	(0.097)	0.028	6.125	0.184	0.309	6.875	(0.076)	0.049	6.625	(0.112)	0.013			
6.875	(0.641)	(0.516)	6.625	(0.434)	(0.309)	6.250	(0.035)	0.090	7.000	(0.376)	(0.251)	6.750	0.030	0.155			
7.000	(0.941)	(0.816)	6.750	(0.714)	(0.589)	6.375	(0.298)	(0.173)	7.125	(0.654)	(0.529)	6.875	(0.403)	(0.278)			
6.990	(0.821)	(0.696)	6.875	(1.056)	(0.931)	6.500	(0.572)	(0.447)	7.250	(1.036)	(0.911)	7.000	(0.672)	(0.547)			
7.125	(1.219)	(1.094)	7.000	(1.341)	(1.216)	6.625	(0.781)	(0.656)	7.375	(1.391)	(1.266)						
7.250	(1.601)	(1.476)	7.125	(1.583)	(1.458)	6.750	(0.973)	(0.848)	7.500	(1.662)	(1.537)						
7.375	(1.956)	(1.831)	7.250	(1.736)	(1.611)	6.875	(1.257)	(1.132)	7.625	(1.858)	(1.733)						
7.500	(2.225)	(2.100)	7.375	(2.025)	(1.900)	7.000	(1.528)	(1.403)	7.750	(2.013)	(1.888)						
7.625	(2.419)	(2.294)	7.500	(2.274)	(2.149)				7.875	(2.340)	(2.215)						
7.750	(2.674)	(2.549)	7.625	(2.608)	(2.483)				8.000	(2.597)	(2.472)						
7.875	(2.965)	(2.840)	7.750	(2.649)	(2.524)				8.125	(2.800)	(2.675)						
8.000	(3.216)	(3.091)	7.875	(2.995)	(2.870)												
8.125	(3.412)	(3.287)	8.000	(3.343)	(3.218)												
			8.125	(3.592)	(3.467)												

CONFORMING FIXED						FANNIE MAE REFINOW HIGHLIGHTS					
(FCF30 RN) 30 YEAR			(FCF15 RN) 15 YEAR								
RATE	30 Days	45 days	RATE	30 Days	45 days						
6.500	0.786	0.911	5.875	0.986	1.111						
6.625	0.385	0.510	6.000	0.718	0.843						
6.750	0.035	0.160	6.125	0.184	0.309						
6.875	(0.360)	(0.235)	6.250	(0.035)	0.090						
7.000	(0.744)	(0.619)	6.375	(0.298)	(0.173)						
7.125	(1.101)	(0.976)	6.500	(0.572)	(0.447)						
7.250	(1.288)	(1.163)	6.625	(0.781)	(0.656)						
7.375	(1.633)	(1.508)	6.750	(0.973)	(0.848)						
7.500	(1.950)	(1.825)	6.875	(1.257)	(1.132)						
7.625	(2.258)	(2.133)	7.000	(1.528)	(1.403)						
7.750	(2.334)	(2.209)									
7.875	(2.643)	(2.518)									
8.000	(2.941)	(2.816)									
8.125	(3.416)	(3.291)									

- 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

CONFORMING ARMS									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			
5.875	2.989	3.114	6.000	3.080	3.205	5.875	3.953	4.078	6.125	2.668	2.793	6.125	3.011	3.136			
6.000	2.659	2.784	6.125	2.681	2.806	6.000	3.517	3.642	6.250	2.401	2.526	6.250	2.642	2.767			
6.125	2.342	2.467	6.250	2.311	2.436	6.125	3.107	3.232	6.375	2.188	2.313	6.375	2.305	2.430			
6.250	2.075	2.200	6.375	1.974	2.099				6.500	1.942	2.067	6.500	1.930	2.055			
6.375	1.861	1.986	6.500	1.598	1.723												
6.500	1.615	1.740															

(FT) FAST TRACK HIGHLIGHTS	
Occupancy	• Primary Residences only
Transaction Type	• Purchase & R/T Refinance at 80% LTV • Cash-Out Refinance at 70% LTV
Min. FICO	• 680
Borrower(s)	• Salaried Borrowers • Self-Employed Borrowers (filing Sched-C only) • Max (2) borrowers allowed
Maximum REOs	• 3 properties
Initial Underwriting Turn-Time	• 4 Hours
BUYDOWN HIGHLIGHTS	
Occupancy	Property 1-4 Unit SFR (1-Unit for Second Homes)
Transaction	Condos PUDS Programs
Buydown Contributor	Fannie Mae Conforming / High Balance Freddie Mac Conforming / Super Conforming
Buydown Terms	12- or 24- month Terms

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

Lender Fees: CONVENTIONAL \$1,195 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.

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



Lock Expiration Dates	
30 Day Lock	10/21/23
45 Day Lock	11/05/23
60 Day Lock	11/20/23

Wholesale Rate sheet - Consumer Paid Effective: 9/21/2023 8:00 AM

LOAN LOCK INFO

Lock Desk : Email: Lockdesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 905-5620 Lock Hours until 5:00 PM PST

ANNOUNCEMENT

FREDDIE MAC PRODUCTS

(LLPAs ON PG 4 OF 12)

FAST TRACK

CONFORMING FIXED						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
6.375	0.841	0.966	6.250	0.584	0.709	5.875	0.861	0.986	6.625	0.769	0.894	6.125	0.943	1.068
6.500	0.487	0.612	6.375	0.094	0.219	6.000	0.593	0.718	6.750	0.169	0.294	6.250	0.850	0.975
6.625	0.196	0.321	6.500	(0.222)	(0.097)	6.125	0.059	0.184	6.875	(0.201)	(0.076)	6.375	1.035	1.160
6.750	(0.395)	(0.270)	6.625	(0.559)	(0.434)	6.250	(0.160)	(0.035)	7.000	(0.501)	(0.376)	6.500	0.309	0.434
6.875	(0.766)	(0.641)	6.750	(0.839)	(0.714)	6.375	(0.423)	(0.298)	7.125	(0.779)	(0.654)	6.625	(0.237)	(0.112)
6.990	(0.946)	(0.821)	6.875	(1.181)	(1.056)	6.500	(0.697)	(0.572)	7.250	(1.161)	(1.036)	6.750	(0.095)	0.030
7.000	(1.066)	(0.941)	7.000	(1.466)	(1.341)	6.625	(0.906)	(0.781)	7.375	(1.516)	(1.391)	6.875	(0.528)	(0.403)
7.125	(1.344)	(1.219)	7.125	(1.708)	(1.583)	6.750	(1.098)	(0.973)	7.500	(1.787)	(1.662)	7.000	(0.797)	(0.672)
7.250	(1.726)	(1.601)	7.250	(1.861)	(1.736)	6.875	(1.382)	(1.257)	7.625	(1.983)	(1.858)			
7.375	(2.081)	(1.956)	7.375	(2.150)	(2.025)	7.000	(1.653)	(1.528)	7.750	(2.138)	(2.013)			
7.500	(2.350)	(2.225)	7.500	(2.399)	(2.274)				7.875	(2.465)	(2.340)			
7.625	(2.544)	(2.419)	7.625	(2.733)	(2.608)				8.000	(2.722)	(2.597)			
7.750	(2.799)	(2.674)	7.750	(2.774)	(2.649)				8.125	(2.925)	(2.800)			
7.875	(3.090)	(2.965)	7.875	(3.120)	(2.995)									
8.000	(3.341)	(3.216)	8.000	(3.468)	(3.343)									

FIXED PROGRAMS

CONFORMING FIXED						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
6.375	0.966	1.091	6.250	0.709	0.834	6.000	0.818	0.943	6.625	0.894	1.019	6.250	0.975	1.100
6.500	0.612	0.737	6.375	0.219	0.344	6.125	0.284	0.409	6.750	0.294	0.419	6.375	1.160	1.285
6.625	0.321	0.446	6.500	(0.097)	0.028	6.250	0.065	0.190	6.875	(0.076)	0.049	6.500	0.434	0.559
6.750	(0.270)	(0.145)	6.625	(0.434)	(0.309)	6.375	(0.198)	(0.073)	7.000	(0.376)	(0.251)	6.625	(0.112)	0.013
6.875	(0.641)	(0.516)	6.750	(0.714)	(0.589)	6.500	(0.472)	(0.347)	7.125	(0.654)	(0.529)	6.750	0.030	0.155
6.990	(0.821)	(0.696)	6.875	(1.056)	(0.931)	6.625	(0.681)	(0.556)	7.250	(1.036)	(0.911)	6.875	(0.403)	(0.278)
7.000	(0.941)	(0.816)	7.000	(1.341)	(1.216)	6.750	(0.873)	(0.748)	7.375	(1.391)	(1.266)	7.000	(0.672)	(0.547)
7.125	(1.219)	(1.094)	7.125	(1.583)	(1.458)	6.875	(1.157)	(1.032)	7.500	(1.662)	(1.537)			
7.250	(1.601)	(1.476)	7.250	(1.736)	(1.611)	7.000	(1.428)	(1.303)	7.625	(1.858)	(1.733)			
7.375	(1.956)	(1.831)	7.375	(2.025)	(1.900)				7.750	(2.013)	(1.888)			
7.500	(2.225)	(2.100)	7.500	(2.274)	(2.149)				7.875	(2.340)	(2.215)			
7.625	(2.419)	(2.294)	7.625	(2.608)	(2.483)				8.000	(2.597)	(2.472)			
7.750	(2.674)	(2.549)	7.750	(2.649)	(2.524)				8.125	(2.800)	(2.675)			
7.875	(2.965)	(2.840)	7.875	(2.995)	(2.870)									
8.000	(3.216)	(3.091)	8.000	(3.343)	(3.218)									
8.125	(3.412)	(3.287)	8.125	(3.592)	(3.467)									

HOMEONE

CONFORMING 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						
6.500	0.862	0.987	6.125	0.534	0.659						
6.625	0.571	0.696	6.250	0.315	0.440						
6.750	(0.020)	0.105	6.375	0.052	0.177						
6.875	(0.391)	(0.266)	6.500	(0.222)	(0.097)						
7.000	(0.691)	(0.566)	6.625	(0.431)	(0.306)						
7.125	(0.969)	(0.844)	6.750	(0.623)	(0.498)						
7.250	(1.351)	(1.226)	6.875	(0.907)	(0.782)						
7.375	(1.706)	(1.581)	7.000	(1.178)	(1.053)						
7.500	(1.975)	(1.850)									
7.625	(2.169)	(2.044)									
7.750	(2.424)	(2.299)									
7.875	(2.715)	(2.590)									
8.000	(2.966)	(2.841)									
8.125	(3.162)	(3.037)									

ARMS

CONFORMING ARMS								
(FM5/6) 5YR ARM			(FM7/6) 7YR ARM			(FM10/6) 10YR ARM		
RATE	30 Days	45 days	RATE	30 Days	45 days	RATE	30 Days	45 days
6.000	2.720	2.845	6.125	2.760	2.885	6.125	2.751	2.876
6.125	2.394	2.519	6.250	2.338	2.463	6.250	2.404	2.529
6.250	2.071	2.196	6.375	1.916	2.041	6.375	2.076	2.201
6.375	1.891	2.016	6.500	1.528	1.653	6.500	1.745	1.870
6.500	1.713	1.838	6.625	1.307	1.432	6.625	1.412	1.537
6.625	1.531	1.656	6.750	1.089	1.214	6.750	1.138	1.263
6.750	1.310	1.435						
6.875	2.301	2.426						
7.000	2.150	2.275						

(FT) FAST TRACK HIGHLIGHTS

Occupancy	• Primary Residences only
Transaction Type	• Purchase & R/T Refinance at 80% LTV • Cash-Out Refinance at 70% LTV
Min. FICO	• 680
Borrower(s)	• Salaried Borrowers • Max (2) borrowers allowed • Self-Employed Borrowers (filing Sched-C only)
Maximum REOs	• 3 properties
Initial Underwriting Turn-Time	• 4 Hours

BUYDOWN HIGHLIGHTS

Occupancy Primary Residences Second Homes	Property 1-4 Unit SFR (1-Unit for Second Homes) Condos PUDS	*MAX PRICE ON FIXED PROG = 4.00% *MAX PRICE ON ARM'S PROG = 3.00%
Transaction Purchases ,Rate/Term Refinances	Programs Fannie Mae Conforming / High Balance Freddie Mac Conforming / Super Conforming	
Buydown Contributor Seller/Builder Lender Third Party Contributors (not Borrower)	Buydown Terms 12- or 24- month Terms	

Lender Fees: CONVENTIONAL \$1,195 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.

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



Lock Expiration Dates	
30 Day Lock	10/21/23
45 Day Lock	11/05/23
60 Day Lock	11/20/23

Wholesale Rate sheet - Consumer Paid Effective: 9/21/2023 8:00 AM

LOAN LOCK INFO			
Lock Desk :	Email: Lockdesk@amwestfunding.com	Phone: (714) 831-3299	eFax: (714) 905-5620
Lock Hours until 5:00 PM PST			

ANNOUNCEMENT

AGENCY LLPA's (DU/LP) - FIXED & ARM (Incl. HomeReady, HomePossible, HomeOne, RefiNow)

Purchase(Loan terms > 15 years)									
FICO/LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
≥800	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
780-799	0.000	0.000	0.000	0.000	0.375	0.375	0.250	0.250	0.125
760-779	0.000	0.000	0.000	0.250	0.625	0.625	0.500	0.500	0.250
740-759	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.500
720-739	0.000	0.000	0.250	0.750	1.250	1.250	1.000	0.875	0.750
700-719	0.000	0.000	0.375	0.875	1.375	1.500	1.250	1.125	0.875
680-699	0.000	0.000	0.625	1.125	1.750	1.875	1.500	1.375	1.125
660-679	0.000	0.000	0.750	1.375	1.875	2.125	1.750	1.625	1.250
640-659	0.000	0.000	1.125	1.500	2.250	2.500	2.000	1.875	1.500
620-639	0.000	0.125	1.500	2.125	2.750	2.875	2.625	2.250	1.750

Purchase Loan Additional (all amortization terms)									
LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
ARMs	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
Attached Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
2-4 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
N/O/O	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A
Second Homes	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
Sub Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
HighBal Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	1.000
HighBal ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A

Rate&Term (Loan terms > 15 years)									
FICO/LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
≥800	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
780-799	0.000	0.000	0.000	0.125	0.500	0.625	0.500	0.375	0.375
760-779	0.000	0.000	0.125	0.375	0.875	1.000	0.750	0.625	0.625
740-759	0.000	0.000	0.250	0.750	1.125	1.375	1.125	1.000	1.000
720-739	0.000	0.000	0.500	1.000	1.625	1.750	1.500	1.250	1.250
700-719	0.000	0.000	0.625	1.250	1.875	2.125	1.750	1.625	1.625
680-699	0.000	0.000	0.875	1.625	2.250	2.500	2.125	1.750	1.750
660-679	0.000	0.125	1.125	1.875	2.500	3.000	2.375	2.125	2.125
640-659	0.000	0.250	1.375	2.125	2.875	3.375	2.875	2.500	2.500
620-639	0.000	0.375	1.750	2.500	3.500	3.875	3.625	2.500	2.500

Rate&Term Additional (all amortization terms)									
LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
ARMs	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.250	N/A
Attached Condo	0.000	0.000	0.125	0.125	0.750	0.750	0.750	0.750	0.750
2-4 Units	0.000	0.000	0.375	0.375	0.625	0.625	0.625	0.625	0.625
N/O/O	1.125	1.125	1.625	2.125	3.375	4.125	N/A	N/A	N/A
Second Homes	1.125	1.125	1.625	2.125	3.375	4.125	4.125	N/A	N/A
Sub Financing	0.625	0.625	0.625	0.875	1.125	1.125	1.125	1.875	1.875
HighBal Fixed	0.500	0.500	0.750	0.750	1.000	1.000	1.000	1.000	N/A
HighBal ARM	1.250	1.250	1.500	1.500	2.500	2.500	2.500	2.750	N/A

Cash Out (all amortization terms)									
FICO/LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
≥800	0.375	0.375	0.625	0.875	1.375				
780-799	0.375	0.375	0.625	0.875	1.375				
760-779	0.375	0.375	0.875	1.250	1.875				
740-759	0.375	0.375	1.000	1.625	2.375				
720-739	0.375	0.500	1.375	2.000	2.750				
700-719	0.375	0.500	1.625	2.625	3.250				
680-699	0.375	0.625	2.000	2.875	3.750				
660-679	0.375	0.875	2.750	4.000	4.750				
640-659	0.375	1.375	3.125	4.625	5.125				
620-639	0.375	1.375	3.375	4.875	5.125				

Cash Out Additional (all amortization terms)									
LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	>95
ARMs	0.000	0.000	0.000	0.000	0.000				
Attached Condo	0.000	0.000	0.125	0.125	0.750				
2-4 Units	0.000	0.000	0.375	0.375	N/A				
N/O/O	1.125	1.125	1.625	2.125	N/A				
Second Homes	1.125	1.125	1.625	2.125	N/A				
Sub Financing	0.625	0.625	0.625	0.875	1.125				
HighBal Fixed	1.250	1.250	1.500	1.500	1.750				
HighBal ARM	2.000	2.000	2.250	2.250	3.250				

LPMI ADJUSTER'S APPLIED TO FANNIE MAE & 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	4.850	6.430	6.990	7.750
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 ADJUSTMENTS FOR 20 YEAR & UNDER									
LTV	Coverage	>=760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
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	0.550	0.590	0.730	0.780	0.890

LPMI ADDITIONAL ADJUSTMENTS (FIXED & ARM'S)									
LTV	Coverage	>=760	740-759	720-739	700-719	680-699	660-679	640-659	620-639
N/O/O		1.190	1.190	1.330	1.750	1.750	2.630	2.630	2.630
Second Homes		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

LPMI ADDITIONAL ADJUSTMENTS (FIXED & ARM'S) >45.00% DTI									
LTV	Coverage	>=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

>4 Owned properties including Financed LLPA	
15 MAX owned properties on CONVENTIONAL	
5-7 properties	0.000
8-10 properties	0.250
11-15 properties	0.500

*FAST TRACK ONLY	
Loan Amt \$125,000 to \$149,999	0.125
*MINIMUM LOAN AMOUNT OF \$125,000	

OTHER PRICE ADJUSTMENTS	
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
1 year tax return >90% LTV (self-employment)	0.250
60 DAYS LOCK (based on 30 days price)	0.250

State Adjuster (FIXED Program)	30/20Y	15/10Y
Group 1 TX	(0.125)	(0.125)

Cumulative LLPA Caps	
	All LTVs
HomePossible & HomeReady loans	0.000
AMI & FTHB	0.000

**Excluded from Cumulative Cap- Loan amts, lock term, state Adj)

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Wholesale Rate sheet - Consumer Paid Effective: 9/21/2023 8:00 AM

LOAN LOCK INFO

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ANNOUNCEMENT
BUYDOWN NOW AVAILABLE

(LLPAs ON PG 4 OF 12)
FANNIE MAE HOMEReadY

Conforming & High Balance FIXED					
(FCF30HR) 30 YEAR			(FCF30HR HB) 30 YEAR		
RATE	30 Days	45 Days	RATE	30 Days	45 Days
6.625	0.871	0.996	6.625	0.837	0.962
6.750	0.427	0.552	6.750	0.378	0.503
6.875	0.032	0.157	6.875	0.058	0.183
7.000	(0.352)	(0.227)	7.000	(0.246)	(0.121)
7.125	(0.709)	(0.584)	7.125	(0.535)	(0.410)
7.250	(0.896)	(0.771)	7.250	(0.788)	(0.663)
7.375	(1.240)	(1.115)	7.375	(1.064)	(0.939)
7.500	(1.558)	(1.433)	7.500	(1.314)	(1.189)
7.625	(1.866)	(1.741)	7.625	(1.565)	(1.440)
7.750	(1.817)	(1.692)	7.750	(1.109)	(0.984)
7.875	(2.126)	(2.001)	7.875	(1.291)	(1.166)
8.000	(2.424)	(2.299)	8.000	(1.524)	(1.399)
8.125	(1.898)	(1.773)	8.125	(1.738)	(1.613)

ARMS								
CA5/6 HR			CA7/6 HR			CA10/6 HR		
RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days
5.875	3.239	3.364	5.875	3.737	3.862	5.750	4.664	4.789
6.000	2.909	3.034	6.000	3.330	3.455	5.875	4.203	4.328
6.125	2.592	2.717	6.125	2.931	3.056	6.000	3.767	3.892
6.250	2.325	2.450	6.250	2.561	2.686	6.125	3.357	3.482
6.375	2.111	2.236	6.375	2.224	2.349			
6.500	1.865	1.990	6.500	1.848	1.973			

FREDDIE MAC HOMEPOSSIBLE

Conforming & High Balance FIXED					
(FM30HP) 30 YEAR			(FMSC30HP) 30 YEAR		
RATE	30 Days	45 Days	RATE	30 Days	45 Days
6.625	0.847	0.972	6.750	0.544	0.669
6.750	0.251	0.376	6.875	0.174	0.299
6.875	(0.091)	0.034	7.000	(0.126)	(0.001)
7.000	(0.438)	(0.313)	7.125	(0.404)	(0.279)
7.125	(0.741)	(0.616)	7.250	(0.786)	(0.661)
7.250	(1.125)	(1.000)	7.375	(1.141)	(1.016)
7.375	(1.440)	(1.315)	7.500	(1.412)	(1.287)
7.500	(1.714)	(1.589)	7.625	(1.608)	(1.483)
7.625	(1.705)	(1.580)	7.750	(1.763)	(1.638)
7.750	(1.305)	(1.180)	7.875	(2.090)	(1.965)
7.875	(1.596)	(1.471)	8.000	(2.347)	(2.222)
8.000	(1.847)	(1.722)	8.125	(2.550)	(2.425)
8.125	(1.971)	(1.846)			

ARMS								
FM5/6 HP			FM7/6 HP			FM10/6 HP		
RATE	30 Days	45 Days	RATE	30 Days	45 Days	RATE	30 Days	45 Days
6.250	2.321	2.446	6.125	3.010	3.135	6.250	2.654	2.779
6.375	2.141	2.266	6.250	2.588	2.713	6.375	2.326	2.451
6.500	1.963	2.088	6.375	2.166	2.291	6.500	1.995	2.120
6.625	1.781	1.906	6.500	1.778	1.903	6.625	1.662	1.787
6.750	1.560	1.685	6.625	1.557	1.682	6.750	1.388	1.513
6.875	2.551	2.676	6.750	1.339	1.464			
7.000	2.400	2.525	6.875	1.381	1.506			

HomeReady product codes:

(LPMI) Product Codes:

- FCF30HRLPMI
- FCF30HRHB LPMI

(BPMI) Product code:

- FCF30HR

Buydown

- FCF30HR-B1
- FCF30HRLPMI-B1
- FCF30HR-B2
- FCF30HRLPMI-B2
- FCF30HRHB-B1
- FCF30HRHBLPMI-B1
- FCF30HRHB-B2
- FCF30HRHBLPMI-B2

HomePossible product codes:

(LPMI) Product Codes:

- FM30HPLPMI
- FMSC30HPLPMI

(BPMI) Product Codes:

- FM30HP
- FMSC30HP

Buydown

- FM30HP-B1
- FM30HPLPMI-B1
- FM30HP-B2
- FM30HPLPMI-B2
- FMSC30HP-B1
- FMSC30HPLPMI-B1
- FMSC30HP-B2
- FMSC30HPLPMI-B2

ARM INFO	
#VALUE!	
5/6	2/1/5
7/6	5/1/5
10/6	5/1/5
MARGIN	
3.00%	

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

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Lock Expiration Dates	
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60 Day Lock	11/20/23

Wholesale Rate sheet - Consumer Paid

Effective: 9/21/2023 8:00 AM

LOAN LOCK INFO:

Lock Desk : Email: LockDesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 421-4032

NEW PROGRAM CLOSED-END SECOND

CLOSED-END SECOND

MAX PRICE
(2.000)

PRODUCT CODES	
30YR	CES30
20YR	CES20
10YR	CES10

[Click For Guideline](#)

CES30		
30YR		
RATE	30 Days	45 Days
9.000	0.509	0.659
9.125	0.256	0.406
9.250	0.011	0.161
9.375	(0.226)	(0.076)
9.500	(0.506)	(0.356)
9.625	(0.702)	(0.552)
9.750	(0.916)	(0.766)
9.875	(1.110)	(0.960)
10.000	(1.287)	(1.137)
10.125	(1.459)	(1.309)
10.250	(1.627)	(1.477)
10.375	(1.789)	(1.639)
10.500	(1.946)	(1.796)
10.625	(2.099)	(1.949)
10.750	(2.247)	(2.097)
10.875	(2.391)	(2.241)
11.000	(2.530)	(2.380)
11.125	(2.665)	(2.515)
11.250	(2.796)	(2.646)
11.375	(2.923)	(2.773)
11.500	(3.046)	(2.896)
11.625	(3.165)	(3.015)



PRICE ADJUSTMENTS

FICO/HCLTV								
HCLTV	0.00-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
780-850	(2.500)	(2.000)	(2.000)	(1.500)	(0.500)	0.000	2.500	3.500
760-779	(1.500)	(1.500)	(1.500)	(1.000)	0.000	1.000	4.000	5.000
740-759	(1.000)	(1.000)	(0.500)	0.000	0.000	2.000	5.000	7.000
720-739	0.000	0.000	0.000	0.500	1.000	3.000	6.500	N/A
700-719	0.500	0.750	1.000	1.500	2.000	5.500	7.500	N/A
680-699	0.750	1.000	1.500	2.000	3.000	7.000	N/A	N/A

TERM	
20YR	0.000
10YR	0.000

OCCUPANCY						
HCLTV	0.00-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00	75.01-80.00
NOO	2.000	2.500	3.000	3.500	4.000	4.750
2ND HOME	1.000	1.000	1.000	1.000	1.000	N/A

PROPERTY TYPE						
HCLTV	0.00-55.00	65.01-70.00	70.01-75.00	75.01-80.00	80.01-85.00	85.01-90.00
2-4 UNIT	0.500	0.500	0.500	0.500	0.500	0.500

HIGHLIGHTS

- Fixed Rate Closed Ended 2nd Mortgage
- Stand-alone
- No Prepayment Penalty
- Primary, 2nd Home and Investment Properties
- Up to 89.99% CLTVs
- Min. 680 Fico
- Min. Loan Amount of \$25,000
- Max. DTI 50%
- 1-4 Units SFR, PUDs, Condos

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NEW PROGRAM CLOSED-END SECOND 30 & 20 YR

NQM CLOSED-END SECOND

NEW PROGRAM
30 & 20 YR

Click For Guideline		Click For Guideline		PRICE ADJUSTMENTS						
30YR		20YR		FICO/CLTV						
RATE	30 Days	RATE	30 Days	CLTV	0.00-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00
9.875	1.936	9.500	1.936	780+	(0.625)	(0.500)	(0.375)	(0.250)	(0.125)	0.125
10.000	1.561	9.625	1.561	760-779	(0.500)	(0.375)	(0.250)	(0.125)	0.000	0.375
10.125	1.186	9.750	1.186	740-759	(0.375)	(0.250)	(0.125)	0.000	0.250	0.875
10.250	0.811	9.875	0.811	720-739	(0.250)	(0.125)	0.000	0.250	0.500	1.375
10.375	0.561	10.000	0.561	700-719	(0.125)	0.000	0.250	0.500	1.000	2.000
10.500	0.311	10.125	0.311	680-699	0.000	0.500	0.750	1.250	2.000	N/A
10.625	0.061	10.250	0.061	660-679	0.500	1.000	1.500	2.000	N/A	N/A
10.750	(0.189)	10.375	(0.189)							
10.875	(0.439)	10.500	(0.439)							
11.000	(0.689)	10.625	(0.689)							
11.125	(0.877)	10.750	(0.877)							
11.250	(1.064)	10.875	(1.064)							
11.375	(1.252)	11.000	(1.252)							
11.500	(1.439)	11.125	(1.439)							
11.625	(1.627)	11.250	(1.627)							
11.750	(1.814)	11.375	(1.814)							
11.875	(2.002)	11.500	(2.002)							
12.000	(2.127)	11.625	(2.127)							
12.125	(2.252)	11.750	(2.252)							
12.250	(2.377)	11.875	(2.377)							
12.375	(2.502)	12.000	(2.502)							
12.500	(2.627)	12.125	(2.627)							
12.625	(2.752)	12.250	(2.752)							
12.750	(2.877)	12.375	(2.877)							
12.875	(3.002)	12.500	(3.002)							
13.000	(3.127)	12.625	(3.127)							
13.125	(3.252)	12.750	(3.252)							
13.250	(3.377)	12.875	(3.377)							
13.375	(3.502)	13.000	(3.502)							

OTHER ADJUSTMENTS						
CLTV	0.00-50.00	50.01-55.00	55.01-60.00	60.01-65.00	65.01-70.00	70.01-75.00
L.A <=\$100K	0.250	0.250	0.500	0.500	0.500	0.500
L.A >\$100K-\$150K	0.125	0.125	0.250	0.250	0.250	0.250
DTI 43.01-45.00	0.250	0.250	0.250	0.375	0.625	1.000
DTI 45.01-50.00	0.375	0.375	0.375	0.500	0.750	1.250
Non Owner Occ	2.000	2.000	2.250	2.500	3.000	N/A
Second Home	0.750	0.750	0.750	0.750	1.000	1.000
2-4 Units	0.500	0.625	0.750	0.750	1.000	1.000
Bank Statement	(0.625)	(0.625)	(0.625)	(0.500)	(0.500)	(0.250)
CPA P&L	0.125	0.250	0.375	0.375	0.375	0.500
WVOE	0.125	0.250	0.375	0.375	0.375	0.500
DSCR >=1.25	(0.500)	(0.500)	(0.500)	(0.375)	(0.250)	N/A
DSCR 1-1.24	0.000	0.125	0.375	0.625	0.875	N/A
Foreign National	0.500	0.500	0.750	1.000	N/A	N/A
Non-Perm Resident	0.125	0.125	0.125	0.125	0.375	0.375
Interest Only	0.250	0.375	0.375	0.375	0.500	0.625

MISC PRICE ADJUSTMENTS	
45 Day Lock	0.250
No Prepay	0.750
1yr Prepay	0.375
2yr Prepay	0.000

MAX PRICE	
No Prepay	102.500
1yr Prepay	103.000
2yr Prepay	104.000

PRODUCT CODES	
NO PREPAY	CES30B, CES30P, CES30V, CES30D, CES30VIO, CES30PIO, CES30BIO, CES30DIO CES20B CES20BIO CES20D, CES20DIO
1YR PPP	CES30B-P1, CES30V-P1, CES30P-P1, CES30D-P1, CES30V-P1IO, CES30P-P1IO, CES30B-P1IO, CES30D-P1IO CES20B-P1 CES20B-P1IO CES20D-P1 CES20D-P1IO CES20P-P1 CES20P-P1IO
2YR PPP	CES30B-P2, CES30V-P2, CES30P-P2, CES30D-P2, CES30V-P2IO, CES30P-P2IO, CES30B-P2IO, CES30D-P2IO CES20B-P2 CES20B-P2IO CES20D-P2 CES20D-P2IO CES20P-P2 CES20P-P2IO CES20V-P2 CES20V-P2IO
12 MONTHS BANK STATEMENTS	CES30B, CES30B-P1, CES30B-P2, CES20B, CES20B, CES20B-P1, CES20B-P2
CPA P&L	CES30P, CES30P-P1, CES30P-P2, CES20P, CES20P-P1, CES20P-P2
WVOE	CES30V, CES30V-P1, CES30V-P2, CES20V, CES20V-P1, CES20V-P2
DSCR	CES30D, CES30D-P1, CES30D-P2, CES20D CES20D-P1 CES20D-P2
INTEREST ONLY	CES30BIO, CES30PIO, CES30VIO, CES30DIO CES20BIO CES20B-P1IO CES20B-P2IO CES20DIO CES20D-P1IO CES20D-P2IO CES20PIO CES20P-P1IO CES20P-P2IO CES20VIO CES20V-P1IO CES20V-P2IO

HIGHLIGHTS

- Fixed Rate Closed Ended 2nd Mortgage
- Min. 660 Fico
- Stand-alone
- Min. Loan Amount of \$75,000 / Max. Loan Amount of \$500,000
- Primary, 2nd Home and Investment Properties
- Max. DTI 50%
- Up to 75.00% CLTVs
- 1-4 Units SFR, PUDs, Condos
- WVOE, P&L, 12 Mo bank statement, DSCR Income Type Available

Must be U/W approved to lock

Lender Fees: CES \$1,095 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.

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



Lock Expiration Dates	
30 Day Lock	10/21/23
45 Day Lock	11/05/23
60 Day Lock	11/20/23

Wholesale Rate sheet - Consumer Paid

Effective: 9/20/23

LOAN LOCK INFO:

Lock Desk : Email: Lockdesk@amwestfunding.com

Phone: (714) 831-3299

Hours until 5:00 PM PST

ANNOUNCEMENT

ITIN is now available

Self-employed 1099 earners are now able to qualify for a mortgage with 1-year 1099 earning statement in lieu of tax returns



AMWEST ADVANTAGE FIXED & ARM PROGRAMS

Click For Guideline	Click For Guideline	Click For Guideline	Click for Guideline
ADVANTAGE ARM	ASSET QUALIFIER	ADVANTAGE ITIN	ADVANTAGE BANK STMT
ARM - 7/6	ARM - 7/6	ARM - 7/6	ARM - 7/6
RATE 30 Days	Rate 30 Days	Rate 30 Days	RATE 30 Days
7.500 1.125	8.000 1.125	8.750 1.125	7.500 1.125
7.625 0.750	8.125 0.750	8.875 0.750	7.625 0.750
7.750 0.375	8.250 0.375	9.000 0.375	7.750 0.375
7.875 0.000	8.375 0.000	9.125 0.000	7.875 0.000
8.000 (0.250)	8.500 (0.250)	9.250 (0.250)	8.000 (0.250)
8.125 (0.500)	8.625 (0.500)	9.375 (0.500)	8.125 (0.500)
8.250 (0.750)	8.750 (0.750)	9.500 (0.750)	8.250 (0.750)
8.375 (1.000)	8.875 (1.000)	9.625 (1.000)	8.375 (1.000)
8.500 (1.250)	9.000 (1.250)	9.750 (1.250)	8.500 (1.250)
8.625 (1.500)	9.125 (1.500)	9.875 (1.500)	8.625 (1.500)
8.750 (1.750)	9.250 (1.750)	10.000 (1.750)	8.750 (1.500)
8.875 (2.000)	9.375 (2.000)	10.125 (2.000)	8.875 (2.000)
9.000 (2.250)	9.500 (2.250)	10.250 (2.250)	9.000 (2.250)
9.125 (2.500)	9.625 (2.500)	10.375 (2.500)	9.125 (2.500)
Max Price (1.500)	Max Price (1.500)	Max Price (1.000)	Max Price (1.000)
Max Price (0.250) on NOO with NO PREPAY	Max Price (0.250) on NOO with NO PREPAY	Max Price (0.250) on NOO with NO PREPAY	Max Price (0.250) on NOO with NO PREPAY
Margin: 4%	Margin: 4%	Margin: 4%	Margin: 4%
SOFR : 5.31495%	SOFR : 5.31495%	SOFR : 5.31495%	SOFR : 5.31495%
Caps: 5/1/5 Floor = Start Rate	Caps: 5/1/5 Floor = Start Rate	Caps: 5/1/5 Floor = Start Rate	Caps: 5/1/5 Floor = Start Rate
Product code: AAA7/6 - AAA7/6P1 - AAA7/6P2 - AAA7/6P3 AAA7/6IO, AAA7/6P1IO AAA7/6P2IO ,AAA7/6P3IO AAF30-AAF30P1 - AAF30P2 - AAF30P3	Product code: AAQ7/6 - AAQ7/6P1 - AAQ7/6P2 - AAQ7/6P3 AAQ30 - AAQ30P1 - AAQ30P2 - AAQ30P3 AAQ7/6IO AAQ30-B1, AAQ30-B2	Product code: AAI30, AAI30B, AAI30S AAI15, AAI15B, AAI15S AAI7/6, AAI7/6B, AAI7/6S AAI7/6IO, AAI7/6BIO, AAI7/6SIO	Product Code: AAB7/6 ,AAB7/6IO,AAB7/6P1 ,AAB7/6P2 ,AAB7/6P3 AAB15, AAB15P1, AAB15P2, AAB15P3 AAB30, AAB30P1, AAB30P2,AAB30P3

Lender Paid Compensation and Borrower Paid Compensation Allowed

PRICE ADJUSTMENTS

FICO/LTV	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
760+	(1.000)	(0.875)	(0.750)	(0.500)	0.125	0.500	N/A
740-759	(0.875)	(0.750)	(0.625)	(0.375)	0.250	1.000	N/A
720-739	(0.750)	(0.625)	(0.375)	(0.125)	0.500	1.750	N/A
700-719	(0.250)	(0.125)	0.000	0.500	0.750	2.500	N/A
680-699	(0.125)	0.000	0.250	0.750	2.000	3.750	N/A
660-679	0.000	0.125	0.500	1.500	3.250	N/A	N/A
640-659	0.250	0.375	0.875	2.500	N/A	N/A	N/A
620-639	0.500	0.750	1.250	N/A	N/A	N/A	N/A
For Nat'l (No FICO)	0.125	0.250	0.500	1.000	1.500	N/A	N/A
Non-Perm Res (+FICO)	0.125	0.250	0.250	0.375	0.375	0.375	N/A
Interest Only	0.250	0.250	0.250	0.375	0.500	N/A	N/A
2-4 Units	0.000	0.250	0.500	0.750	N/A	N/A	N/A
Cash-Out	0.000	0.125	0.250	0.375	0.500	N/A	N/A
Non Owner	0.000	0.125	0.250	0.500	0.750	N/A	N/A
Second Home	0.000	0.000	0.250	0.250	0.500	0.750	N/A
P&L	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.000	N/A
WVOE	(0.500)	(0.500)	(0.375)	(0.250)	0.000	0.000	N/A
*1099	(0.875)	(0.875)	(0.750)	(0.625)	(0.375)	(0.375)	N/A
Asset Qualifier ONLY (additional)							
Asset Qualifier	0.375	0.375	0.375	0.500	0.750	1.000	N/A
Cash-Out	0.125	0.250	0.250	0.375	0.375	N/A	N/A
2-4 Units	0.125	0.125	0.250	0.375	N/A	N/A	N/A
FTHB	0.750	0.750	0.750	0.750	0.750	N/A	N/A
ITIN ONLY (additional)							
Bank Statements	0.125	0.250	0.500	0.750	1.125	1.750	N/A
1099	(0.250)	(0.125)	0.125	0.375	0.750	1.375	N/A

>4 Owned properties including Financed LLPA	
20 MAX owned properties on PORTFOLIO	
5-7 properties	0.000
8-10 properties	0.125
11-15 properties	0.250
16-20 properties	0.375
CLTV	0.250
Non Owner Occupied - 3YR PREPAY OPTION	(0.250)
1YR PREPAY	0.375
No PREPAY	0.500
Non Warrantable - CONDO	0.750
30yr Fixed AAB, AAF, AAQ, AAI	0.125
15yr Fixed AAB, AAI	(0.125)
<\$100k	0.750
>\$1.50mm-\$2.50mm	0.250
>\$2.50mm-\$3.00mm	0.375
45 Days Lock	0.125

*Does not apply to AAI

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

BUYDOWN HIGHLIGHTS

- Occupancy: Primary Residences
- Transaction: Purchases ,Rate&Term Refis
- Buydown Contributor: Seller/Builder, Lender, Third Party Contribution (not Borrower)
- Property: Condos, PUDS
- Programs: AmWest Advantage ,Bank Statement Advantage Advantage ITIN, Asset Qualifier,
- Buydown Terms: 12- or 24- month Terms:

1099 INCOME HIGHLIGHTS

- 1-year 1099
- 10% expense factor
- 1099 income from multiple contract employers allowed
- CPA letter to evidence 2 years of 1099 income

ITIN HIGHLIGHTS

- Second Homes: 1 Unit Properties Only
- Texas Cash-Out Section 50(a)(6) not permitted
- Investment Properties: Prepayment Penalty may apply (refer to guidelines and State restrictions)
- Borrowers without a credit score: Limited to 70% LTV (Purchase & R/T) and 65% LTV (Cash-Out). 1-Unit Properties Only
- Interest Only: Max LTV: 70% Min FICO: 700

Lender Fees: AAA, AAB, AAF, AAI \$1,595 Redraw Fee \$150.00

Lock Hours until 5:00 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	10/21/23
45 Day Lock	11/05/23
60 Day Lock	11/20/23

Wholesale Rate sheet - Consumer Paid Effective: 9/21/2023 8:00 AM

LOAN LOCK INFO: Lock Desk: Email: Lockdesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 905-5620 Lock Hours until 5:00 PM PST

ANNOUNCEMENT

AMWEST INVESTOR FIXED & ARM PROGRAMS

[Click For Guideline](#)

AIA - AmWest INVESTOR ADVANTAGE (FIXED & ARM)

30 Days				30 Days				ARM INFO
7/6 ARM				30YR FIXED				
RATE	3Y PPP	2Y PPP	1Y PPP	RATE	3Y PPP	2Y PPP	1Y PPP	
7.875	1.125	1.625	2.125	8.000	1.125	1.625	2.125	MARGIN
8.000	0.750	1.125	1.625	8.125	0.750	1.125	1.625	4.00%
8.125	0.375	0.750	1.125	8.250	0.375	0.750	1.125	SOFR
8.250	0.000	0.375	0.750	8.375	0.000	0.375	0.750	SOFR : 5.31495%
8.375	(0.250)	0.000	0.375	8.500	(0.250)	0.000	0.375	CAPS 5/1/5
8.500	(0.500)	(0.250)	0.125	8.625	(0.500)	(0.250)	0.125	Floor = Start Rate
8.625	(0.750)	(0.500)	(0.125)	8.750	(0.750)	(0.500)	(0.125)	
8.750	(1.000)	(0.750)	(0.375)	8.875	(1.000)	(0.750)	(0.375)	
8.875	(1.250)	(1.000)	(0.625)	9.000	(1.250)	(1.000)	(0.625)	
9.000	(1.500)	(1.250)	(0.875)	9.125	(1.500)	(1.250)	(0.875)	
9.125	(1.750)	(1.500)	(1.125)	9.250	(1.750)	(1.500)	(1.125)	
9.250	(2.000)	(1.750)	(1.375)	9.375	(2.000)	(1.750)	(1.375)	
9.375	(2.250)	(2.000)	(1.625)	9.500	(2.250)	(2.000)	(1.625)	
9.500	(2.500)	(2.250)	(1.875)	9.625	(2.500)	(2.250)	(1.875)	

NO PREPAY:
Max Price (0.250)
Use 1Y PPP base price

NO PREPAY:
Max Price (0.250)
Use 1Y PPP base price

[Click For Guideline](#)

AIP - AmWest INVESTOR PLUS (FIXED & ARM)

30 Days			
RATE	7/6 ARM	FIXED	FIXED
		15YR	30YR
9.000	0.750		
9.125	0.000	0.750	
9.250	(0.250)	0.000	0.750
9.375	(0.500)	(0.250)	0.000
9.500	(0.750)	(0.500)	(0.250)
9.625	(1.000)	(0.750)	(0.500)
9.750	(1.250)	(1.000)	(0.750)
9.875	(1.500)	(1.250)	(1.000)
10.000	(1.750)	(1.500)	(1.250)
10.125	(2.000)	(1.750)	(1.500)
10.250	(2.250)	(2.000)	(1.750)
10.375	(2.500)	(2.250)	(2.000)

NO PREPAY:
Max Price (0.250)
Use 1Y PPP base price

Max Price (2.000) (2.000) (1.000) Max Price (2.000) (2.000) (1.000) Max Price (2.000) (2.000) (2.000)

PROGRAM CODE: 3YR PPP AIA7/6P3, AIA7/6P3 IO, AIA30P3 2YR PPP AIA7/6P2, AIA7/6P2 IO, AIA30P2 1YR PPP AIA7/6P1, AIA7/6P1 IO, AIA30P1 *NO PPP AIA7/6, AIA30

**2-4 UNITS
LLPA PRICE
IMPROVEMENT**

PRICE ADJUSTMENTS - AIA						
FICO	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
760+	(0.625)	(0.500)	(0.250)	0.000	0.375	0.875
740-759	(0.500)	(0.375)	(0.125)	0.125	0.625	1.125
720-739	(0.375)	(0.250)	0.000	0.250	0.875	1.750
700-719	(0.250)	(0.125)	0.125	0.375	1.375	2.750
680-699	(0.125)	0.125	0.500	1.000	2.625	N/A
660-679	0.125	0.375	1.375	2.125	4.000	N/A
640-659	0.500	1.000	2.375	2.875	N/A	N/A
620-639	1.125	1.875	N/A	N/A	N/A	N/A
DSCR >=1.25	(1.250)	(1.250)	(1.125)	(1.125)	(0.625)	(0.625)
DSCR >=1.0	(1.000)	(1.000)	(0.875)	(0.875)	(0.375)	(0.375)
DSCR <1.0	0.750	1.000	1.500	2.000	2.750	N/A
For Nat'l (No FICO)	0.250	0.250	0.500	0.875	1.250	N/A
NonPermRes(+FICO)	0.000	0.000	0.250	0.250	0.375	0.375
Interest Only	0.000	0.125	0.250	0.375	N/A	N/A
2-4 Units	0.250	0.375	0.375	0.500	0.625	0.750
Cash-Out	0.000	0.000	0.125	0.375	0.500	N/A
No Prepay			0.500	45 Days Lock		0.125
CLTV			0.250			
<\$100k			0.750			
>\$1.0MM-\$2.0MM			0.375			
>\$2.0mm-\$2.50mm			0.500			
Non-Warrantable - CONDO			0.750			

PRICE ADJUSTMENTS - AIP						
FICO	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
760+	(0.250)	(0.125)	0.125	N/A	N/A	N/A
740-759	(0.125)	0.000	0.250	N/A	N/A	N/A
720-739	0.000	0.250	0.375	N/A	N/A	N/A
700-719	0.250	0.500	0.875	N/A	N/A	N/A
680-699	0.500	1.000	1.375	N/A	N/A	N/A
660-679	0.875	1.500	2.250	N/A	N/A	N/A
640-659	1.250	1.750	N/A	N/A	N/A	N/A
For Nat'l (No FICO)	0.250	0.750	1.500	N/A	N/A	N/A
NonPermRes(+FICO)	0.125	0.125	0.250	N/A	N/A	N/A
Interest Only	0.250	0.375	0.500	N/A	N/A	N/A
2-4 Units	0.500	0.625	0.750	N/A	N/A	N/A
Cash-Out	0.250	0.500	1.000	N/A	N/A	N/A
Hard PPP: 3 Years (4-4%) / State specific restrictions may apply (AIP ONLY)						
CLTV						0.250
2YR PREPAY						0.250
1YR PREPAY						0.625
No Prepay						1.000
<\$100k						0.750
>\$1.0MM-\$2.0MM						0.375
>\$2.0mm-\$2.50mm						0.500
45 Days Lock						0.125
>4 Owned properties including Financed LLPA						
5-7 properties						0.000
8-10 properties						0.125
11-15 properties						0.250
>=16 properties						0.375

*State Adjuster NY 0.250

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

AMWEST ADVANTAGE ONE

Click For Guideline			
ADVANTAGE ONE			
7/6 ARM		FIXED - 30 YEAR	
RATE	30 Days	RATE	30 Days
7.125	1.250	7.250	1.250
7.250	0.750	7.375	0.750
7.375	0.375	7.500	0.375
7.500	0.000	7.625	0.000
7.625	(0.250)	7.750	(0.250)
7.750	(0.500)	7.875	(0.500)
7.875	(0.750)	8.000	(0.750)
8.000	(1.000)	8.125	(1.000)
8.125	(1.250)	8.250	(1.250)
8.250	(1.500)	8.375	(1.500)
8.375	(1.750)	8.500	(1.750)
8.500	(2.000)	8.625	(2.000)

PRICE ADJUSTMENTS - 1YR TAX RETURN						
FICO	<60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
760+	(1.000)	(0.625)	(0.375)	0.000	0.250	N/A
740 - 759	(0.750)	(0.750)	0.000	0.000	0.750	N/A
720 - 739	(0.500)	(0.500)	0.250	0.250	1.500	N/A
700 - 719	(0.250)	(0.250)	0.750	1.000	N/A	N/A
680 - 699	0.000	0.000	1.125	1.500	N/A	N/A
660 - 679	0.125	0.250	2.000	N/A	N/A	N/A
2-4 Units	0.250	0.375	0.500	0.625	0.750	N/A
Cash-Out	0.375	0.375	0.625	0.750	0.875	N/A
Non Owner	0.000	0.000	0.000	0.375	0.500	N/A
Second Home	0.000	0.000	0.000	0.375	0.500	N/A

Max Price (1.000) Max Price (1.000)
Product code: AA07/6 Product code: AAO30
Lender Paid & Borrower Paid Compensation Allowed

CLTV 0.250 Margin: 4% Floor = Start Rate
<\$100k 0.750 CAPS 5/1/5
>\$1.50mm-\$2.50mm 0.250 SOFR JFR : 5.31495%
>\$2.50mm-\$3.00mm 0.375
45 Days lock 0.125
*State Adjuster NY 0.250

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

Lender Fees: AIA/AIP \$1,595, AAO \$1,595 Redraw Fee \$150.00
Lock Hours until 5:00 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



Wholesale Rate sheet - Consumer Paid

Effective: 9/21/2023 8:00 AM

Lock Expiration Dates	
30 Day Lock	10/21/23
45 Day Lock	11/05/23
60 Day Lock	11/20/23

LOAN LOCK INFO:

Lock Desk : Email: LockDesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 421-4032 Lock Hours until 5:00 PM PST

JUMBO PREMIER

[Click For Guideline](#)

JUMBO 30 & 15 YR FIXED						JUMBO ARMS								
JP30			JP15			JP5/6			JP7/6			JP10/6		
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
6.875	2.068	2.218	7.000	3.165	3.315	7.750	2.242	2.392	6.875	2.276	2.426	6.750	2.338	2.488
7.000	1.443	1.593	7.125	2.540	2.690	7.875	1.617	1.767	7.000	1.651	1.801	6.875	1.713	1.863
7.125	0.818	0.968	7.250	1.915	2.065	8.000	1.117	1.267	7.125	1.151	1.301	7.000	1.213	1.363
7.250	0.318	0.468	7.375	1.290	1.440	8.125	0.617	0.767	7.250	0.651	0.801	7.125	0.713	0.863
7.375	(0.182)	(0.032)	7.500	0.665	0.815	8.250	0.117	0.267	7.375	0.151	0.301	7.250	0.213	0.363
7.500	(0.557)	(0.407)				8.375	(0.383)	(0.233)	7.500	(0.349)	(0.199)	7.375	(0.162)	(0.012)
7.625	(0.932)	(0.782)				8.500	(0.758)	(0.608)	7.625	(0.724)	(0.574)	7.500	(0.537)	(0.387)
7.750	(1.307)	(1.157)				8.625	(1.133)	(0.983)	7.750	(1.099)	(0.949)	7.625	(0.787)	(0.637)
7.875	(1.557)	(1.407)				8.750	(1.383)	(1.233)	7.875	(1.349)	(1.199)	7.750	(1.037)	(0.887)
8.000	(1.807)	(1.657)				8.875	(1.633)	(1.483)	8.000	(1.474)	(1.324)	7.875	(1.162)	(1.012)
8.125	(2.057)	(1.907)				9.000	(1.758)	(1.608)	8.125	(1.599)	(1.449)	8.000	(1.287)	(1.137)
						9.125	(1.883)	(1.733)						

ADJUSTMENTS

FICO/LTV							
FICO/LTV	<=50.00	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
800+	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000
780-799	(0.500)	(0.500)	(0.500)	(0.500)	(0.250)	0.000	0.000
760-779	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000
740-759	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000
720-739	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000	0.000

ADJUSTERS- ALL PRODUCTS			
Purchase	(0.625)	2nd Home	0.125
Cashout	0.500	2-4 Units <=65%	0.125
NOO	0.500	2-4 Units >65%	0.250
Escrow Waiver	0.125	L.A> \$2mm	0.250
CONDO >65	0.125	60 days (from 30 day)	0.250

STATE ADJUSTERS	
CA,CT,DC,FL,IL,MD,NJ,NV,VA	0.250

ARMS CAPS & MARGIN			
SOFR	IFR : 5.31495%	5/6	2/1/5
MARGIN	2.75%	7/6	5/1/5
		10/6	5/1/5

HIGHLIGHTS

- Both Fixed and ARM Loan Terms Offered (15yr/30 yr Fixed & 5/6, 7/6, and 10/6 ARMs)
- Loan Amounts up to \$3M
- Manual Underwriting
- Min FICO 720
- Max DTI 43%
- Min Loan Amt: \$1 over the agency conforming loan size

Jumbo products must be U/W approved to lock / Investor Approval required

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



Lock Expiration Dates	
30 Day Lock	10/21/23
45 Day Lock	11/05/23
60 Day Lock	11/20/23

Wholesale Rate sheet - Consumer Paid Effective: 9/21/2023 8:00 AM

LOAN LOCK INFO:

Lock Desk : Email: Lockdesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 905-5620 Lock Hours until 5:00 PM PST

ANNOUNCEMENT

**New
Temporary
Buydown**

GOVERNMENT FIXED PROGRAMS

FHA FIXED									FHA STREAMLINE FIXED								
FHA30			FHA30HB (HIGH BALANCE)			FHA15			FHA30SL			FHA15SL			FHA30HBSL (HIGH BALANCE)		
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	RATE	30 Days	45 Days
6.000	0.863	0.988	6.250	0.623	0.748	5.250	3.516	3.641	6.000	0.763	0.888	5.250	3.266	3.391	6.125	0.934	1.059
6.125	0.403	0.528	6.375	0.112	0.237	5.375	3.175	3.300	6.125	0.303	0.428	5.375	2.925	3.050	6.250	0.323	0.448
6.250	0.130	0.255	6.500	(0.241)	(0.116)	5.500	2.844	2.969	6.250	0.030	0.155	5.500	2.594	2.719	6.375	(0.188)	(0.063)
6.375	(0.146)	(0.021)	6.625	(0.561)	(0.436)	5.625	2.524	2.649	6.375	(0.246)	(0.121)	5.625	2.274	2.399	6.500	(0.541)	(0.416)
6.500	(0.592)	(0.467)	6.750	(0.689)	(0.564)	5.750	2.007	2.132	6.500	(0.692)	(0.567)	5.750	1.757	1.882	6.625	(0.861)	(0.736)
6.625	(1.004)	(0.879)	6.875	(0.941)	(0.816)	5.875	1.688	1.813	6.625	(1.104)	(0.979)	5.875	1.438	1.563	6.750	(0.989)	(0.864)
6.750	(1.221)	(1.096)	7.000	(1.206)	(1.081)	6.000	1.378	1.503	6.750	(1.321)	(1.196)	6.000	1.128	1.253	6.875	(1.241)	(1.116)
6.875	(1.166)	(1.041)	7.125	(1.430)	(1.305)				6.875	(1.266)	(1.141)				7.000	(1.506)	(1.381)
7.000	(1.518)	(1.393)	7.250	(1.526)	(1.401)				7.000	(1.618)	(1.493)				7.125	(1.730)	(1.605)
7.125	(1.823)	(1.698)	7.375	(1.571)	(1.446)				7.125	(1.923)	(1.798)				7.250	(1.826)	(1.701)
7.250	(2.531)	(2.406)	7.500	(1.470)	(1.345)				7.250	(2.631)	(2.506)				7.375	(1.871)	(1.746)
7.375	(2.586)	(2.461)	7.625	(1.376)	(1.251)				7.375	(2.686)	(2.561)				7.500	(1.770)	(1.645)
7.500	(2.495)	(2.370)	7.750	(1.137)	(1.012)				7.500	(2.595)	(2.470)				7.625	(1.676)	(1.551)
7.625	(2.407)	(2.282)							7.625	(2.507)	(2.382)				7.750	(1.437)	(1.312)
7.750	(2.175)	(2.050)							7.750	(2.275)	(2.150)						

VA FIXED									VA IRRRL FIXED								
VA30			VA30HB (HIGH BALANCE)			VA15			VA30IRRRL			VA30BIRRRL (HIGH BALANCE)					
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			
6.000	0.938	1.063	6.250	0.673	0.798	5.000	4.479	4.604	6.000	0.913	1.038	6.250	0.773	0.898			
6.125	0.478	0.603	6.375	0.162	0.287	5.125	4.166	4.291	6.125	0.453	0.578	6.375	0.262	0.387			
6.250	0.205	0.330	6.500	(0.191)	(0.066)	5.250	3.734	3.859	6.250	0.180	0.305	6.500	(0.091)	0.034			
6.375	(0.071)	0.054	6.625	(0.511)	(0.386)	5.375	3.422	3.547	6.375	(0.096)	0.029	6.625	(0.411)	(0.286)			
6.500	(0.517)	(0.392)	6.750	(0.639)	(0.514)	5.500	3.118	3.243	6.500	(0.542)	(0.417)	6.750	(0.539)	(0.414)			
6.625	(0.929)	(0.804)	6.875	(0.891)	(0.766)	5.625	2.825	2.950	6.625	(0.954)	(0.829)	6.875	(0.791)	(0.666)			
6.750	(1.146)	(1.021)	7.000	(1.156)	(1.031)	5.750	2.219	2.344	6.750	(1.171)	(1.046)	7.000	(1.056)	(0.931)			
6.875	(1.091)	(0.966)	7.125	(1.380)	(1.255)	5.875	1.925	2.050	6.875	(1.116)	(0.991)	7.125	(1.280)	(1.155)			
7.000	(1.443)	(1.318)	7.250	(1.476)	(1.351)	6.000	1.641	1.766	7.000	(1.468)	(1.343)	7.250	(1.376)	(1.251)			
7.125	(1.748)	(1.623)	7.375	(1.521)	(1.396)				7.125	(1.773)	(1.648)	7.375	(1.421)	(1.296)			
7.250	(2.456)	(2.331)	7.500	(1.420)	(1.295)				7.250	(2.481)	(2.356)	7.500	(1.320)	(1.195)			
7.375	(2.511)	(2.386)	7.625	(1.326)	(1.201)				7.375	(2.536)	(2.411)	7.625	(1.226)	(1.101)			
7.500	(2.420)	(2.295)	7.750	(1.087)	(0.962)							7.750	(0.987)	(0.862)			
7.625	(2.332)	(2.207)															
7.750	(2.100)	(1.975)															

USDA		
RATE	30 Days	45 Days
6.000	0.863	0.988
6.125	0.403	0.528
6.250	0.130	0.255
6.375	(0.146)	(0.021)
6.500	(0.592)	(0.467)
6.625	(1.004)	(0.879)
6.750	(1.221)	(1.096)
6.875	(1.166)	(1.041)
7.000	(1.518)	(1.393)
7.125	(1.823)	(1.698)
7.250	(2.531)	(2.406)
7.375	(2.586)	(2.461)
7.500	(2.495)	(2.370)
7.625	(2.407)	(2.282)
7.750	(2.175)	(2.050)

Temporary Buydown Product Codes

FHA FHA30-B1, FHA30-B2, FHA30HB-B1, FHA30HB-B2
VA VA30-B1, VA30-B2, VA30HB-B1, VA30HB-B2
USDA USDA-B1, USDA-B2

PRICE ADJUSTMENTS

GOVERNMENT PRICE ADJUSTMENTS		FICO ADJUSTMENTS	
	FICO	All Gov't Programs	
USDA STREAMLINE	0.250	>=760	(0.250)
Note Loan Amount<=\$99,999 (FHA/VA /USDA)	1.000	740-759	(0.250)
Note Loan Amount \$100k to \$149,999 (FHA/VA/USDA)	0.375	720-739	(0.125)
60 DAYS LOCK (based on 30 days price)	0.250	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%

State Adjuster for Govt - FIXED			
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)

FHA ID	VA ID
78546-00002	9018430000

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