

Non-Qm WINTER SPECIAL

PURCHASE

0.750%

REFINANCE

0.500%

With Submitting 3 Basic Documents Together at Registration Stage:

1. 1003
2. Income Document
3. Asset Document

- All Bank Statement, WVOE, P&L & DSCR (CES/HELOC excluded)
- Loans Submitted Starting in December
- Refer to Winter Special Submission Checklist Available on the AmWest Web Portal

Contact your AmWest Account Executive Today for Details!





FAST TRACK



Our **FAST TRACK** program just got more
STREAMLINED with **UNMATCHED RATES**
FAST TRACK your Closings and grow your Pipeline

- Wage Earner (W2) Borrowers Only
- Refer to the Guidelines for Fast Track Program Criteria
- Effective with registered loans starting May 15, 2025

Contact Your AmWest Account Executive Today for Details!



Rev. 2025.04.07 This is a business to business communication and is intended for industry professionals only and is NOT INTENDED TO BE DISTRIBUTED TO THE CONSUMER OR THE GENERAL PUBLIC. AmWest Funding Corp. Equal Housing Lender. All rights reserved. Some products not available in all states. Programs subject to change. Some restrictions may apply. Underwriting terms and conditions apply and not all applicants will qualify. AmWest Funding Corp. is licensed by and under: AL #22394, AK #AK167441, AZ License #0945188, Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act #4130382. Loans made or arranged pursuant to a California Financing Law License #603H996, CO #N/A - Regulated by the Division of Real Estate, CT #ML-167441, DE #026035, DC #MLB167441, FL #MLD1508, Georgia #32354, HI #MS061, ID #MLB-2080167441, IL #MB.6760819 (for licensing information, go to: www.nmlsconsumeraccess.org, IDPR-Residential Mortgage Banking, 100 W. Randolph, 9th Fl, Chicago, IL 60601, 844-768-1713), IA #2013-0115, KS #MC.0025202, KY #MC77087, LA #N/A, MA Mortgage Lender #ML167441 & Third Party Loan Servicer Registration #LS167441, ME #167441, MD #167441, MI #FR0021823 & #SR0021824, MN #MN-MO-167441, MO #167441-S, NV #4725 & #5108, NH #167441MB, NJ #N/A, NM #N/A, NC #L-174655, NY Business Purpose Lending Only (Not licensed or conducting consumer purpose mortgage lending business in New York), OH #RM.804370.000, OK #ML014329, OR #ML-5631 & #MS-100, PA #66187 & #66306, Rhode Island Lender License #20193707LL & Rhode Island Third Party Loan Servicer License #20193708LS, SC BFI #MLS -167441, TN #142451, TX SML #N/A (CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE, SIGN AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE DOWNLOADED AND PRINTED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV . A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550), UT DFI #N/A, VA #MC-5557, VT #LL-167441, WA #CL-167441, WI #167441BA. For more licensing information, visit www.amwestfunding.com/Licensed-States or the Nationwide Multistate Licensing System's Consumer Access Website www.nmlsconsumeraccess.org NMLS ID #167441.

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



Lock Expiration Dates	
30 Day Lock	01/12/26
45 Day Lock	01/26/26
60 Day Lock	02/10/26

Wholesale Rate sheet - Consumer Paid

Effective: 12/12/2025 8:00 AM PST

LOAN LOCK INFO												
Lock Desk : Email: Lockdesk@amwestfunding.com				Phone: (714) 831-3299		eFax: (714) 905-5620		Lock Hours: 8:30AM-5:00 PM PST				
ANNOUNCEMENT												
(FAST TRACK) - FANNIE MAE CONFORMING FIXED PRODUCTS												
(FFT30) 30 YR			(FFT20) 20 YR			(FFT15) 15 YR			(FFT10) 10 YR			MAX PRICE ON FIXED PROG 4.00%
RATE	30 Days	45 days	RATE	30 Days	45 days	RATE	30 Days	45 days	RATE	30 Days	45 days	
5.250	1.860	1.985	5.250	1.077	1.202	4.500	0.966	1.091	4.375	1.127	1.252	
5.375	0.880	1.005	5.375	0.322	0.447	4.625	0.873	0.998	4.500	0.651	0.776	
5.500	0.269	0.394	5.500	(0.183)	(0.058)	4.750	0.332	0.457	4.625	0.396	0.521	
5.625	(0.276)	(0.151)	5.625	(0.649)	(0.524)	4.875	(0.061)	0.064	4.750	(0.133)	(0.008)	
5.750	(0.587)	(0.462)	5.750	(0.775)	(0.650)	5.000	(0.428)	(0.303)	4.875	(0.524)	(0.399)	
5.875	(1.164)	(1.039)	5.875	(1.283)	(1.158)	5.125	(0.634)	(0.509)	5.000	(0.889)	(0.764)	
5.990	(1.530)	(1.405)	6.000	(1.649)	(1.524)	5.250	(0.924)	(0.799)	5.125	(0.942)	(0.817)	
6.000	(1.680)	(1.555)	6.125	(1.815)	(1.690)	5.375	(1.326)	(1.201)	5.250	(1.229)	(1.104)	
6.125	(1.888)	(1.763)	6.250	(2.218)	(2.093)	5.500	(1.690)	(1.565)	5.375	(1.627)	(1.502)	
6.250	(2.221)	(2.096)	6.375	(2.612)	(2.487)	5.625	(1.690)	(1.565)	5.500	(1.987)	(1.862)	
6.375	(2.710)	(2.585)	6.500	(2.975)	(2.850)	5.750	(2.034)	(1.909)	5.625	(1.808)	(1.683)	
6.500	(3.132)	(3.007)	6.625	(3.332)	(3.207)	5.875	(2.371)	(2.246)	5.750	(2.130)	(2.005)	
(FAST TRACK) - FANNIE MAE HIGH BALANCE FIXED PRODUCTS												
(FFT30HB) 30 YR			(FFT15HB) 15 YR			(FT) FAST TRACK HIGHLIGHTS						
RATE	30 Days	45 days	RATE	30 Days	45 days	Occupancy		· Primary Residences only				
5.375	1.042	1.167	5.375	1.042	1.167	Transaction Type		· Purchase & R/T Refinance				
5.500	0.434	0.559	5.500	0.434	0.559			· Cash-Out Refinance				
5.625	(0.109)	0.016	5.625	(0.109)	0.016	Property		· 1 Unit only - SFR, PUD & CO-OP allowed				
5.750	(0.507)	(0.382)	5.750	(0.507)	(0.382)							
5.875	(1.081)	(0.956)	5.875	(1.081)	(0.956)	Borrower(s)		· Wage Earner (W-2) Only - 12+ Months				
6.000	(1.594)	(1.469)	6.000	(1.594)	(1.469)			· 6 Months under current employment				
6.125	(2.048)	(1.923)	6.125	(2.048)	(1.923)	Initial Underwriting Turn-Time		· 4 Hours				
6.250	(2.046)	(1.921)	6.250	(2.046)	(1.921)							
6.375	(2.382)	(2.257)	6.375	(2.382)	(2.257)	NEW LOAN LIMIT EFF 11/26/25						
6.500	(2.726)	(2.601)	6.500	(2.726)	(2.601)							
6.625	(2.943)	(2.818)	6.625	(2.943)	(2.818)							
6.750	(2.724)	(2.599)	6.750	(2.724)	(2.599)							
6.875	(3.237)	(3.112)	6.875	(3.237)	(3.112)							
FANNIE MAE CONFORMING FIXED PRODUCTS												
(FCF30) 30 YR			(FCF20) 20 YR			(FCF15) 15 YR			(FCF10) 10 YR			MINIMUM L.A- \$50,000 NEW MAX LOAN AMOUNT 1 UNIT \$832,750 2 UNIT \$1,066,250 3 UNIT \$1,288,800 4 UNIT \$1,601,750
RATE	30 Days	45 days	RATE	30 Days	45 days	RATE	30 Days	45 days	RATE	30 Days	45 days	
5.375	1.530	1.655	5.375	0.847	0.972	4.625	1.273	1.398	4.500	1.051	1.176	
5.500	0.919	1.044	5.500	0.342	0.467	4.750	0.732	0.857	4.625	0.796	0.921	
5.625	0.374	0.499	5.625	(0.124)	0.001	4.875	0.339	0.464	4.750	0.267	0.392	
5.750	0.063	0.188	5.750	(0.250)	(0.125)	5.000	(0.028)	0.097	4.875	(0.124)	0.001	
5.875	(0.514)	(0.389)	5.875	(0.758)	(0.633)	5.125	(0.234)	(0.109)	5.000	(0.489)	(0.364)	
5.990	(0.880)	(0.755)	6.000	(1.124)	(0.999)	5.250	(0.524)	(0.399)	5.125	(0.542)	(0.417)	
6.000	(1.030)	(0.905)	6.125	(1.290)	(1.165)	5.375	(0.926)	(0.801)	5.250	(0.829)	(0.704)	
6.125	(1.238)	(1.113)	6.250	(1.693)	(1.568)	5.500	(1.290)	(1.165)	5.375	(1.227)	(1.102)	
6.250	(1.571)	(1.446)	6.375	(2.087)	(1.962)	5.625	(1.290)	(1.165)	5.500	(1.587)	(1.462)	
6.375	(2.060)	(1.935)	6.500	(2.450)	(2.325)	5.750	(1.634)	(1.509)	5.625	(1.408)	(1.283)	
6.500	(2.482)	(2.357)	6.625	(2.807)	(2.682)	5.875	(1.971)	(1.846)	5.750	(1.730)	(1.605)	
6.625	(2.825)	(2.700)	6.750	(2.765)	(2.640)	6.000	(2.282)	(2.157)	5.875	(2.064)	(1.939)	
6.750	(2.764)	(2.639)	6.875	(3.103)	(2.978)	6.125	(2.533)	(2.408)	6.000	(2.372)	(2.247)	
FANNIE MAE HIGH BALANCE FIXED PRODUCTS												
(FCF30HB) 30 YR			(FCF15HB) 15 YR			BUYDOWN HIGHLIGHTS- AVAILABLE ON ALL FANNIE MAE PRODUCTS						
RATE	30 Days	45 days	RATE	30 Days	45 days	Occupancy		Property		1-4 Unit SFR (1-Unit for Second Homes)		
5.500	0.959	1.084	5.000	1.047	1.172	Primary Residences		Condos				
5.625	0.416	0.541	5.125	0.359	0.484	Second Homes		PUDS				
5.750	0.018	0.143	5.250	0.496	0.621							
5.875	(0.556)	(0.431)	5.375	0.033	0.158	Transaction		Programs		Fannie Mae Conforming / High Balance Freddie Mac Conforming / Super Conforming		
6.000	(1.069)	(0.944)	5.500	(0.351)	(0.226)							
6.125	(1.523)	(1.398)	5.625	(0.466)	(0.341)	Buydown Contributor		Buydown Terms		12- or 24- month Terms		
6.250	(1.521)	(1.396)	5.750	(0.696)	(0.571)							
6.375	(1.857)	(1.732)	5.875	(1.087)	(0.962)	Seller/Builder						
6.500	(2.201)	(2.076)	6.000	(1.409)	(1.284)							
6.625	(2.418)	(2.293)	6.125	(1.720)	(1.595)	Lender						
6.750	(2.199)	(2.074)	6.250	(1.952)	(1.827)	Third Party Contributors (not Borrower)						
6.875	(2.712)	(2.587)	6.375	(2.233)	(2.108)							
FANNIE MAE CONFORMING ARMS												
(CA5/6) 5YR ARM			(CA7/6) 7YR ARM			(CA10/6) 10YR ARM			ARM INFORMATION LOAN TERM- 30YR AMORTIZATION FIXED PERIOD- 5/6,7/6 & 10/6 MARGIN- 3.00% INDEX- SOFR 30-DAY AVG CAPS: 5/6 = 2/1/5 7/6= 5/1/5 10/6= 5/1/5			
RATE	30 Days	45 days	RATE	30 Days	45 days	RATE	30 Days	45 days				
5.250	0.103	0.228	5.250	0.398	0.523	5.500	0.173	0.298				
5.375	(0.222)	(0.097)	5.375	0.036	0.161	5.625	(0.206)	(0.081)				
5.500	(0.522)	(0.397)	5.500	(0.285)	(0.160)	5.750	(0.547)	(0.422)				
5.625	(0.784)	(0.659)	5.625	(0.544)	(0.419)	5.875	(0.843)	(0.718)				
5.750	(0.995)	(0.870)	5.750	(0.779)	(0.654)	6.000	(1.087)	(0.962)				
5.875	(1.126)	(1.001)	5.875	(0.960)	(0.835)	6.125	(1.255)	(1.130)				
FANNIE MAE HIGH BALANCE ARMS												
(CA5/6HB) HB 5YR ARM			(CA7/6HB) HB 7YR ARM			(CA10/6HB) HB 10YR ARM			MAX PRICE ON ARM PROG 3.00%			
RATE	30 Days	45 days	RATE	30 Days	45 days	RATE	30 Days	45 days				
5.500	(0.197)	(0.072)	5.500	0.043	0.168	5.625	0.223	0.348				
5.625	(0.459)	(0.334)	5.625	(0.215)	(0.090)	5.750	(0.117)	0.008				
5.750	(0.670)	(0.545)	5.750	(0.450)	(0.325)	5.875	(0.414)	(0.289)				
5.875	(0.800)	(0.675)	5.875	(0.630)	(0.505)	6.000	(0.657)	(0.532)				
REFI NOW												
(FCF30 RN) 30 YR			(FCF15 RN) 15 YR			REFINOW HIGHLIGHTS						
RATE	30 Days	45 days	RATE	30 Days	45 days	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						
5.500	1.176	1.301	4.750	0.732	0.857							
5.625	0.633	0.758	4.875	0.339	0.464							
5.750	0.275	0.400	5.000	(0.028)	0.097							
5.875	(0.261)	(0.136)	5.125	(0.234)	(0.109)							
6.000	(0.755)	(0.630)	5.250	(0.524)	(0.399)							
6.125	(0.945)	(0.820)	5.375	(0.926)	(0.801)							
6.250	(1.382)	(1.257)	5.500	(1.290)	(1.165)							
6.375	(1.818)	(1.693)	5.625	(1.290)	(1.165)							
Lender Fees: CONVENTIONAL \$1,295				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



3 of 11

Lock Expiration Dates	
30 Day Lock	01/12/26
45 Day Lock	01/26/26
60 Day Lock	02/10/26

Wholesale Rate sheet - Consumer Paid

Effective: 12/12/2025 8:00 AM PST

LOAN LOCK INFO			
Lock Desk :	Email: Lockdesk@amwestfunding.com	Phone: (714) 831-3299	eFax: (714) 905-5620 Lock Hours: 8:30AM-5:00 PM PST

ANNOUNCEMENT

FAST TRACK LLPA'S (FFT & FMFT)

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	0.750	0.750	0.875	0.875
780-799	0.000	0.000	0.000	0.000	0.375	0.750	0.750	0.875	0.875
760-779	0.000	0.000	0.000	0.250	0.625	1.000	1.000	1.125	1.000
740-759	0.000	0.000	0.125	0.375	0.875	1.375	1.250	1.250	1.250
720-739	0.000	0.000	0.250	0.750	1.250	1.625	1.500	1.500	1.500
700-719	0.000	0.000	0.375	0.875	1.375	1.875	1.750	1.750	1.625
680-699	0.000	0.000	0.625	1.125	1.750	2.250	2.000	2.000	1.875
660-679	0.375	0.375	1.125	1.750	2.250	2.500	2.250	2.250	2.000
640-659	0.500	0.500	1.625	2.000	2.750	3.000	2.500	2.500	2.250
620-639	0.625	0.750	2.125	2.750	3.375	3.500	3.250	2.875	2.500

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
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
Baltimore County-MD	0.250	0.250	0.250	0.375	0.375	0.500	0.500	0.500	0.500

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	1.000	1.000	1.000	1.125
780-799	0.000	0.000	0.000	0.125	0.500	1.000	1.000	1.000	1.125
760-779	0.000	0.000	0.125	0.375	0.875	1.375	1.250	1.250	1.375
740-759	0.000	0.000	0.250	0.750	1.125	1.750	1.625	1.625	1.750
720-739	0.000	0.000	0.500	1.000	1.625	2.125	2.000	1.875	2.000
700-719	0.000	0.000	0.625	1.250	1.875	2.500	2.250	2.250	2.375
680-699	0.000	0.000	0.875	1.625	2.250	2.875	2.625	2.375	2.500
660-679	0.375	0.500	1.500	2.250	2.875	3.375	2.875	2.750	2.875
640-659	0.500	0.750	1.875	2.625	3.375	3.875	3.375	3.125	3.250
620-639	0.625	1.000	2.375	3.125	4.125	4.500	4.250	3.125	3.250

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
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
Baltimore County-MD	0.250	0.250	0.250	0.375	0.375	0.500	0.500	0.500	0.500

Cash Out (all amortization terms)									
FICO/LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80				
≥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	0.750	1.250	3.125	4.375	5.125				
640-659	0.875	1.875	3.625	5.125	5.625				
620-639	1.000	2.000	4.000	5.500	5.750				

Cash Out Additional (all amortization terms)									
LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80				
ARMs	0.000	0.000	0.000	0.000	0.000				
Attached Condo	0.000	0.000	0.125	0.125	0.750				
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				
Baltimore County-MD	0.250	0.250	0.250	0.375	0.375				

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									
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)									
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									
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

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
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)

FANNIE MAE & FREDDIE MAC

LLPA WAIVER

Must be first-time home buyer with

Applicable AMI (Area Median Income)

Cumulative LLPA Caps	
	ALL LTV's
AMI & FTHB	0.000

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

IMPOUNDS/ ESCROW
• Impounds/Escrows may be waived per state law
• HPML loans must be impounded
• Any loans requiring flood insurance must include flood insurance must include in the borrower(s)' escrow account even if no other escrows are collected or escrows have been waived

MAX LOAN AMOUNT	
All States Except Alaska / Hawaii	
1 UNIT	\$832,750

STATE RESTRICTIONS
Please refer to our website for list of Eligible States: CLICK HERE

MORTGAGE INSURANCE		
LTV	10,15, 20 Year	30 Year
95.01- 97.00%* HomeReady	N/A	25%
95.01-97.00% *Standard	N/A	35%
90.01-95.00%	25%	30%
85.01-90.00%	12%	25%
80.01-85.00%	6%	12%

All loans with LTV > 80% are subject to MI approval

Lender Fees: CONVENTIONAL \$1,295 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	01/12/26
45 Day Lock	01/26/26
60 Day Lock	02/10/26

Wholesale Rate sheet - Consumer Paid Effective: 12/12/2025 8:00 AM PST

LOAN LOCK INFO			
Lock Desk :	Email: Lockdesk@amwestfunding.com	Phone: (714) 831-3299	eFax: (714) 905-5620 Lock Hours: 8:30AM-5:00 PM PST

ANNOUNCEMENT

AGENCY LLPAs (DU/LP) - FIXED & ARM (Incl. 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	0.875	0.875	N/A
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
Baltimore County-MD	0.250	0.250	0.250	0.375	0.375	0.500	0.500	0.500	0.500

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	0.875	0.875	N/A
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
Baltimore County-MD	0.250	0.250	0.250	0.375	0.375	0.500	0.500	0.500	0.500

Cash Out (all amortization terms)									
FICO/LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80				
≥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				
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	0.750	0.750	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				
Baltimore County-MD	0.250	0.250	0.250	0.375	0.375				

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									
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)									
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									
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

Lender Fees: CONVENTIONAL \$1,295 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.	

Purchase Additional Adjustments (30YR FIXED ONLY)						
LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85
N/O/O	(1.125)	(1.125)	(1.125)	(1.125)	(1.250)	(0.750)

Rate&Term Additional Adjustments (30YR FIXED ONLY)						
LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85
N/O/O	(1.375)	(1.375)	(1.375)	(1.375)	(1.875)	(0.750)
2nd Homes	(0.375)	(0.375)	(0.375)	0.000	0.000	0.000

Cash Out Additional Adjustments (30YR FIXED ONLY)						
LTV	≤30	30.01-60	60.01-70	70.01-75	75.01-80	80.01-85
N/O/O	(1.500)	(1.500)	(1.500)	(1.375)	0.000	0.000
N/O/O & HB	0.250	0.250	0.250	0.250	0.250	0.000
2nd Homes	(0.375)	(0.375)	0.000	0.000	0.000	0.000

>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

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)

FANNIE MAE & FREDDIE MAC LLPA WAIVER Must be first-time home buyer with Applicable AMI (Area Median Income)

FANNIE MAE ONLY
2-4 Units up to 95% ncipal residence, Purchase & R/T refinan High Balance is not available

Cumulative LLPA Caps	
AMI & FTHB	ALL LTV's 0.000

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

IMPOUNDS/ ESCROW	
• Impounds/Escrows may be waived per state law • HPML loans must be impounded • Any loans requiring flood insurance must include flood insurance must include in the borrower(s)' escrow account even if no other escrows are collected or escrows have been waived	

STATE RESTRICTIONS	
Please refer to our website for list of Eligible States: CLICK HERE	

NEW LOAN LIMIT
EFF 11/26/25

MAX LOAN AMOUNT	
All States Except Alaska / Hawaii	
1 UNIT	\$832,750
2 UNIT	\$1,066,250
3 UNIT	\$1,288,800
4 UNIT	\$1,601,750

MORTGAGE INSURANCE		
LTV	10,15, 20 Year	30 Year
95.01- 97.00%* HomeReady	N/A	25%
95.01-97.00% *Standard	N/A	35%
90.01-95.00%	25%	30%
85.01-90.00%	12%	25%
80.01-85.00%	6%	12%

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



Lock Expiration Dates	
30 Day Lock	01/12/26
45 Day Lock	01/26/26
60 Day Lock	02/10/26

Wholesale Rate sheet - Consumer Paid

Effective:

12/12/2025 8:00 AM PST

LOAN LOCK INFO:

Lock Desk : Email: Lockdesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 421-4032 Lock Hours: 8:30AM-5:00 PM PST

ANNOUNCEMENT

CLOSED-END SECOND- (FULL DOC)

Click For Guideline				HCLTV	0.00-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-89.99	CES - FULL DOC											
FULL DOC				FICO/CLTV Price Adjustments										HIGHLIGHTS										
(CES30) 30 YR				780-850	(4.125)	(4.125)	(4.125)	(3.125)	(0.625)	0.000	2.500	4.000	• Fixed Rate Closed Ended 2nd Mortgage											
RATE	30 Days	45 Days	760-779	(3.875)	(3.875)	(3.875)	(2.875)	(0.500)	1.000	4.000	5.500													
7.125	3.738	3.988	740-759	(3.375)	(3.375)	(3.000)	(1.750)	(0.500)	2.000	5.500	7.500													
7.250	2.799	3.049	720-739	(2.125)	(2.125)	(1.875)	(0.875)	0.875	3.500	7.000	N/A													
7.375	1.946	2.196	700-719	(1.000)	(0.500)	(0.250)	0.500	1.875	6.000	8.000	N/A													
7.500	1.170	1.420	680-699	(0.500)	(0.250)	0.250	1.000	2.875	N/A	N/A	N/A	• Stand-alone												
7.625	0.465	0.715	PROPERTY TYPE																					
7.750	(0.177)	0.073	2-4 UNIT	0.500	0.500	0.500	0.500	0.500	N/A	N/A	N/A	• No Prepayment Penalty												
7.875	(0.811)	(0.561)	CONDO	0.250	0.250	0.250	0.250	0.250	0.250	N/A	N/A													
8.000	(1.400)	(1.150)	OCCUPANCY																					
8.125	(1.964)	(1.714)	NOO	2.000	2.500	3.000	3.500	4.000	N/A	N/A	N/A	• Primary, 2 nd Home & Investment Properties												
8.250	(2.519)	(2.269)	2ND HOME	1.000	1.000	1.000	1.000	1.000	N/A	N/A	N/A													
8.375	(3.075)	(2.825)	Baltimore County-MD	0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.500	• Up to 89.99% CLTVs												
8.500	(3.624)	(3.374)	<div>MAX PRICE</div> <div>(2.500)</div>																					
8.625	(4.166)	(3.916)																						
8.750	(4.717)	(4.467)																						
8.875	(5.269)	(5.019)																						
9.000	(5.831)	(5.581)																						
9.125	(6.396)	(6.146)																						
9.250	(6.963)	(6.713)																						
9.375	(7.443)	(7.193)																						
9.500	(7.919)	(7.669)																						
9.625	(8.373)	(8.123)																						
9.750	(8.860)	(8.610)																						
9.875	(9.322)	(9.072)																						
Lender Paid Compensation and Borrower Paid Compensation Allowed																								
													• Min. 680 Fico											
													• Min. Loan Amount of \$75,000											
													• Max. DTI 50%											
													• Property Type											
													1-4 Units											
													SFR											
													PUDS											
													CONDOS											

CLOSED-END SECOND- (ALT DOC)

Click For Guideline														
(CES20) 20 YR			CLTV	0.00-50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80				
RATE	30 Days	45 Days	Bank Statement FICO/CLTV Price Adjustments											
7.375	3.900	4.150	780+	(1.750)	(1.750)	(1.750)	(1.750)	(1.625)	(0.500)	0.375	CES - ALT DOC HIGHLIGHTS			
7.500	3.275	3.525	760-779	(1.625)	(1.625)	(1.625)	(1.625)	(1.500)	(0.250)	0.625				
7.625	2.650	2.900	740-759	(1.500)	(1.375)	(1.375)	(1.375)	(1.250)	0.750	1.875	• Fixed Rate Closed Ended 2nd Mortgage			
7.750	2.025	2.275	720-739	(1.000)	(0.875)	(0.750)	(0.750)	(0.625)	1.250	2.500				
7.875	1.525	1.775	700-719	0.000	0.125	0.500	1.000	1.750	2.000	2.750				
8.000	1.025	1.275	680-699	0.625	1.125	1.500	2.125	2.875	N/A	N/A				
8.125	0.650	0.900	660-679	1.375	1.875	2.375	2.875	N/A	N/A	N/A				
8.250	0.275	0.525	Other Alt Doc FICO/CLTV Price Adjustments										• Stand-alone	
8.375	(0.100)	0.150	780+	(1.000)	(0.875)	(0.750)	(0.625)	(0.500)	0.125	N/A				
8.500	(0.475)	(0.225)	760-779	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	0.375	N/A				
8.625	(0.850)	(0.600)	740-759	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	0.875	N/A				
8.750	(1.100)	(0.850)	720-739	(0.250)	(0.125)	0.000	0.250	0.500	1.375	N/A				
8.875	(1.350)	(1.100)	700-719	0.250	0.375	0.750	1.250	2.125	2.000	N/A				
9.000	(1.600)	(1.350)	680-699	0.875	1.375	1.750	2.375	3.125	N/A	N/A				
9.125	(1.850)	(1.600)	660-679	1.625	2.125	2.625	3.125	N/A	N/A	N/A				
9.250	(2.100)	(1.850)	Additional Price Adjustments								• Primary, 2 nd Home & Investment Properties			
9.375	(2.350)	(2.100)	L.A <=\$100K	0.250	0.250	0.500	0.500	0.500	0.500	0.750				
9.500	(2.600)	(2.350)	L.A >\$100K-\$150K	0.125	0.125	0.250	0.250	0.250	0.250	0.500				
9.625	(2.850)	(2.600)	DTI 43.01-45.00	0.000	0.000	0.125	0.125	0.375	0.750	1.000				
9.750	(3.100)	(2.850)	DTI 45.01-50.00	0.375	0.375	0.375	0.500	0.750	1.250	1.500				
9.875	(3.350)	(3.100)	Non Owner Occ	1.750	1.875	2.000	2.250	3.000	N/A	N/A				
10.000	(3.600)	(3.350)	Second Home	0.500	0.500	0.625	0.750	1.000	1.000	N/A				
10.125	(3.850)	(3.600)	2-4 Units	0.500	0.625	0.750	0.750	1.000	1.000	N/A				
10.250	(3.975)	(3.725)	12 mth Bank Statement	(2.125)	(2.125)	(2.125)	(2.000)	(1.750)	(1.125)	(0.875)	• Up to 75.00% CLTVs			
10.375	(4.100)	(3.850)	24 mth Bank Statement	(2.500)	(2.500)	(2.500)	(2.375)	(2.250)	(1.750)	(1.500)				
10.500	(4.225)	(3.975)	CPA P&L	(1.375)	(1.250)	(0.875)	(0.875)	(0.875)	(0.375)	N/A				
10.625	(4.350)	(4.100)	WVOE	(1.750)	(1.625)	(1.250)	(1.250)	(1.250)	(0.500)	N/A				
10.750	(4.475)	(4.225)	DSCR >=1.25	(0.875)	(0.750)	(0.375)	(0.250)	(0.125)	N/A	N/A				
MICHIGAN PREPAY ADJUSTMENTS			DSCR<1.25	(0.375)	(0.250)	0.125	0.375	0.375	N/A	N/A				
1YR PPP	0.750		Foreign National	0.500	0.500	0.750	N/A	N/A	N/A	N/A				
2YR PPP	1.000		For Nat'l + 2nd Home	2.250	2.375	2.750	N/A	N/A	N/A	N/A				
3YR PPP	1.500		Non-Perm Resident	0.125	0.125	0.125	0.125	0.375	0.375	0.500				
MISC PRICE ADJUSTMENTS			Interest Only	0.250	0.375	0.375	0.375	0.500	0.625	N/A	MAX PRICE			
30-Years Fixed	0.125		Short-Term Rental	0.500	0.500	0.500	0.500	0.750	1.000	1.250				
No Prepay	0.750		CONDO	0.250	0.250	0.250	0.250	0.250	0.250	0.500				
1yr Prepay	0.375		Florida Condo	0.125	0.125	0.125	0.250	0.250	0.375	N/A				
2yr Prepay	0.000		Baltimore County-MD	0.250	0.250	0.250	0.250	0.250	0.375	0.375				
											No Prepay 100.500			
											1yr Prepay 101.000			
											2yr Prepay or Primary 102.500			

Lender Fees: QM-CES \$1,195 /NQM-CES \$1,395 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	01/12/26
45 Day Lock	01/26/26
60 Day Lock	02/10/26

Wholesale Rate sheet - Consumer Paid

Effective: 12/12/2025 8:00 AM PST

LOAN LOCK INFO:

Lock Desk : Email: Lockdesk@amwestfunding.com

Phone: (714) 831-3299

eFax: (714) 421-4032

Lock Hours: 8:30AM-5:00 PM PST

ANNOUNCEMENT

HELOC

Click For Guideline - FULL doc

[Click For Guideline - Alt Doc](#)

PRIME	*Full doc	Alt Doc	30 Days	CLTV	<=55.00%	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
Index	Margin	Margin	Price	Full Doc FICO/CLTV Price Adjustments								
6.750	1.500	2.375	1.250	780-850	(2.000)	(2.000)	(1.500)	(1.000)	(0.500)	(0.500)	2.000	3.500
	1.625	2.500	0.750	760-779	(1.500)	(1.500)	(1.500)	(1.000)	(0.500)	0.500	3.500	5.000
	1.750	2.625	0.250	740-759	(1.000)	(1.000)	(1.000)	(0.500)	(0.500)	1.500	5.000	7.000
	1.875	2.750	(0.250)	720-739	0.000	0.000	0.000	0.000	0.500	3.000	6.500	N/A
	2.000	2.875	(0.625)	700-719	0.500	0.500	1.000	1.500	2.000	5.500	7.500	N/A
	2.125	3.000	(1.000)	680-699	1.000	1.500	2.500	3.000	3.500	N/A	N/A	N/A
	2.250	3.125	(1.375)	Bank Statement FICO/CLTV Price Adjustments								
	2.375	3.250	(1.750)	780-850	(1.000)	(1.000)	(0.750)	(0.500)	(0.500)	(0.250)	N/A	N/A
	2.500	3.375	(2.125)	760-779	(0.750)	(0.750)	(0.500)	(0.250)	(0.250)	0.000	N/A	N/A
	2.625	3.500	(2.500)	740-759	(0.500)	(0.500)	(0.250)	0.000	0.000	0.750	N/A	N/A
	2.750	3.625	(2.875)	720-739	0.125	0.125	0.375	0.625	0.750	1.500	N/A	N/A
	2.875	3.750	(3.188)	700-719	0.375	0.375	0.625	1.000	1.625	1.875	N/A	N/A
	3.000	3.875	(3.500)	680-699	0.750	0.750	1.125	1.625	2.375	2.625	N/A	N/A
	3.125	4.000	(3.813)	Other Alt Doc FICO/CLTV Price Adjustments								
	3.250	4.125	(4.125)	780-850	(1.000)	(1.000)	(0.750)	(0.500)	0.000	0.250	N/A	N/A
	3.375	4.250	(4.438)	760-779	(0.750)	(0.750)	(0.500)	(0.250)	0.250	0.500	N/A	N/A
	3.500	4.375	(4.750)	740-759	(0.500)	(0.500)	(0.250)	0.000	0.500	0.750	N/A	N/A
	3.625	4.500	(5.000)	720-739	0.125	0.125	0.375	0.625	1.250	1.500	N/A	N/A
	3.750	4.625	(5.250)	700-719	0.375	0.375	0.625	1.000	1.625	1.875	N/A	N/A
	3.875	4.750	(5.500)	680-699	0.750	0.750	1.125	1.625	2.375	2.625	N/A	N/A
	4.000	4.875	(5.750)	Additional Alt Doc Price Adjustments								
	4.125	5.000	(6.000)	CPA P&L	1.250	1.250	1.250	1.250	1.500	N/A	N/A	N/A
	4.250	5.125	(6.250)	WVOE	1.000	1.000	1.000	1.000	1.250	N/A	N/A	N/A
	4.375	5.250	(6.500)	DSCR >=1.25	1.500	2.125	2.750	3.375	N/A	N/A	N/A	N/A
	4.500	5.375	(6.750)	DSCR<1.25	2.125	2.750	3.375	4.000	N/A	N/A	N/A	N/A
	4.625	5.500	(7.000)	12 mth Bank Statement	(1.625)	(1.625)	(1.625)	(1.625)	(1.625)	(0.875)	N/A	N/A
	4.750	5.625	(7.250)	24 mth Bank Statement	(2.125)	(2.125)	(2.125)	(2.125)	(2.125)	(1.500)	N/A	N/A
	4.875	5.750	(7.500)	Alt Doc Rate Adjustments								
	5.000	5.875	(7.750)	NO RATIO	3.000	3.500	4.250	N/A	N/A	N/A	N/A	N/A
	5.125	6.000	(8.000)	***OO & 2ND HOME NO INCOME	4.000	4.250	N/A	N/A	N/A	N/A	N/A	N/A
	5.250	6.125	(8.250)	Full + Alt Price Adjustments								
	5.375	6.250	(8.500)	2-4 UNIT	0.500	0.500	0.500	0.500	0.750	N/A	N/A	N/A
	5.500	6.375	(8.750)	CONDO	0.000	0.000	0.125	0.250	0.375	0.375	N/A	N/A
	NOO (DSCR/NoRatio Excluded)				2.000	2.500	3.000	3.500	N/A	N/A	N/A	N/A
	2ND HOME				1.000	1.000	1.000	1.000	1.000	1.000	N/A	N/A
	NOTE RATE: Prime Rate + Margin Qualifying Rate: Note Rate + 2.00% Qualifying payment: Qualifying rate over amortizing repayment period Qualify using the fully amortized payment calculated over the 20-year fully amortization period.				DTI > 43	0.000	0.000	0.125	0.125	0.250	0.250	0.375
STATE: NJ					0.000	0.000	0.250	0.250	0.250	0.250	0.250	0.250
L.A <=\$100K					0.250	0.250	0.500	0.500	0.500	0.500	0.500	0.500
L.A >\$100K-\$150K					0.125	0.125	0.250	0.250	0.250	0.250	0.250	0.250
Lock Term 45 dys					0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
Florida Condo					0.125	0.125	0.250	0.250	0.375	0.500	N/A	N/A
Baltimore County-MD					0.250	0.250	0.250	0.250	0.375	0.375	0.500	0.500
Draw Terms (Full + Alt Price Adjustments)												
24					(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)	(2.000)
36					(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)	(1.500)
				60	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
***Excludes Maryland				*MAX PRICE						**MAX PRICE		
				(2.000)						PAR		
					*Includes Full Doc ,WVOE, P&L Bank Statement , DSCR				**Includes No Income , No Ratio			

HIGHLIGHTS

INCOME DOC TYPES			*OCCUPANCY	MAX LTV/CLTV	FOOTNOTES
• WVOE	• Bank Statements	• DSCR	Primary	90.00%	• 1-Unit only for Second Homes
• P&L	• Bank Statements	• No Ratio	Second Homes	75.00%	• Second Homes: Max CLTV of 75%
		• No Income	Investment	70.00%	• For Bank Statement income doc type, min FICO is 700 with Max CLTV of 80.00%
					• The Maximum Repay Period of 30 Years refers to the total length of the Loan

****Lender Paid Compensation and Borrower Paid Compensation Allowed****

Lender Fees: Full doc HELOC \$1,195 & NQM HELOC: \$1,695 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	01/12/26
45 Day Lock	01/26/26
60 Day Lock	02/10/26

Wholesale Rate sheet - Consumer Paid

Effective: 12/12/2025 8:00 AM PST

Lock Desk : Email: Lockdesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 905-5620 Lock Hours: 8:30AM-5:00 PM PST									
ANNOUNCEMENT									
WINTER SPECIAL: Receive up to 50bps in pricing ! (Available on 3AAA7/6P, 3AAA7/6V, 3AAB7/6, 3AIA7/6 , 3AAF30P, 3AIA30)									
AMWEST INVESTOR FIXED & ARM PROGRAMS									
Click For Guideline									
AMWEST INVESTOR ADVANTAGE									
(AIA 7/6) 7 YR ARM 30 DAYS				(AIA30) 30 YR 30 DAYS					
RATE	PRICE			RATE	PRICE				
5.750	5.050			5.750	5.050				
5.875	4.425			5.875	4.425				
6.000	3.800			6.000	3.800				
6.125	3.300			6.125	3.300				
6.250	2.800			6.250	2.800				
6.375	2.300			6.375	2.300				
6.500	1.925			6.500	1.925				
6.625	1.550			6.625	1.550				
6.750	1.175			6.750	1.175				
6.875	0.800			6.875	0.800				
7.000	0.425			7.000	0.425				
7.125	0.050			7.125	0.050				
7.250	(0.325)			7.250	(0.325)				
7.375	(0.700)			7.375	(0.700)				
7.500	(1.052)			7.500	(1.052)				
7.625	(1.380)			7.625	(1.380)				
7.750	(1.684)			7.750	(1.684)				
7.875	(1.966)			7.875	(1.966)				
8.000	(2.223)			8.000	(2.223)				
8.125	(2.458)			8.125	(2.458)				
8.250	(2.669)			8.250	(2.669)				

AmWest Corporate Office

6 Pointe Dr. Suite 300

Brea, CA 92821

(714) 831-3333

www.amwestwholesale.com



Lock Expiration Dates	
30 Day Lock	01/12/26
45 Day Lock	01/26/26
60 Day Lock	02/10/26

Wholesale Rate sheet - Consumer Paid

Effective: 12/12/2025 8:00 AM PST

LOAN LOCK INFO:

Lock Desk : Email: LockDesk@amwestfunding.com Phone: (714) 831-3299 eFax: (714) 421-4032 Lock Hours: 8:30AM-5:00 PM PST

ANNOUNCEMENT



 [Click For Guideline](#)

AUS JUMBO EXPRESS

(JEA30) 30 YEAR			(JEA15) 15 YEAR			HIGHLIGHTS
RATE	30 Days	45 Days	RATE	30 Days	45 Days	<ul style="list-style-type: none">Loans underwritten through DU or LPAPurchase , Rate-Term & Cash Out RefinanceLoan Amounts to \$3 MillionPrimary (1-2 Units) , Second Home (1-Unit) & Investment (1-2 Units)Minimum FICO: 700Max DTI 50%Fixed Rate with terms of 30 & 15 yearsNo Mortgage Insurance requiredMinimum Loan Amount - \$1 over the agency conforming loan sizeLTV up to 89.99% No MI2:1 and 1:0 Temp Buydown Options <p>Temporary Buydowns – Product codes for Buydown Option will end in –B1 or –B2 (B1=12 months / B2= 24 months terms).</p> <p>30 YEAR: JEA30-B1 / JEA30-B2</p> <p>15 YEAR: JEA15-B1 / JEA15-B2</p>
6.000	1.638	1.888	6.125	1.754	2.004	
6.125	1.039	1.289	6.250	1.323	1.573	
6.250	0.666	0.916	6.375	0.863	1.113	
6.375	0.363	0.613	6.500	0.511	0.761	
6.500	0.055	0.305	6.625	0.043	0.293	
6.625	(0.404)	(0.154)	6.750	(0.308)	(0.058)	
6.750	(0.699)	(0.449)	6.875	(0.640)	(0.390)	
6.875	(0.913)	(0.663)	7.000	(0.892)	(0.642)	
7.000	(1.190)	(0.940)	7.125	(1.167)	(0.917)	
7.125	(1.577)	(1.327)	7.250	(1.383)	(1.133)	
7.250	(1.977)	(1.727)	7.375	(1.552)	(1.302)	
7.375	(2.170)	(1.920)	7.500	(1.672)	(1.422)	
7.500	(2.593)	(2.343)				

ADJUSTMENTS

FICO									
Amort Type	LTV/CLTV	<=55.00	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FIXED	800+	(1.115)	(0.995)	(0.985)	(0.860)	(0.485)	(0.235)	0.770	1.280
	780-799	(1.115)	(0.995)	(0.985)	(0.860)	(0.485)	(0.235)	0.770	1.280
	760-779	(0.995)	(0.995)	(0.865)	(0.740)	(0.355)	(0.105)	0.770	1.780
	740-759	(0.865)	(0.865)	(0.735)	(0.610)	(0.105)	0.020	1.020	2.030
	720-739	(0.735)	(0.615)	(0.485)	(0.230)	0.020	0.020	1.410	2.420
	700-719	(0.485)	(0.365)	(0.105)	(0.105)	0.020	0.530	2.035	2.680

OCCUPANCY									
Amort Type	LTV/CLTV	<=55.00	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FIXED	NOO	0.475	0.725	0.725	0.975	1.225	1.725	N/A	N/A
	2nd Home	0.000	0.000	0.250	0.250	0.500	0.500	N/A	N/A

LOAN PURPOSE									
Amort Type	LTV/CLTV	<=55.00	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FIXED	PURCHASE	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	(0.250)	0.000	0.000
	CASH-OUT	0.000	0.125	0.125	0.375	0.750	1.000	N/A	N/A

OTHER ADJUSTERS									
Amort Type	LTV/CLTV	<=55.00	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
FIXED	DTI <= 30%	0.000	0.000	0.000	(0.125)	(0.125)	(0.250)	(0.250)	(0.250)
	DTI > 45%	0.125	0.125	0.125	0.250	0.250	0.375	N/A	N/A

LOAN AMOUNT ADJUSTERS	
L.A: <=\$900,000	(0.040)
L.A: \$900,001-\$1,000,000	(0.080)
L.A: \$1,000,001-\$1,100,000	(0.100)
L.A: \$1,100,001-\$1,200,000	(0.130)
L.A: \$1,200,001-\$1,300,000	(0.130)
L.A: \$1,300,001-\$1,400,000	(0.150)
L.A: \$1,400,001-\$1,500,000	(0.170)
L.A: \$1,500,001-\$1,750,000	(0.200)
L.A: \$1,750,001-\$2,000,000	(0.220)
L.A: \$2,000,001-\$2,500,000	(0.170)
L.A: \$2,500,001-\$3,000,000	(0.170)
L.A: \$3,000,001-\$3,500,000	(0.170)

MAX PRICE	
30YR FIXED	(2.000)
15YR FIXED	(2.000)

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

Lender Fees: JUMBO \$1,395 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	01/12/26
45 Day Lock	01/26/26
60 Day Lock	02/10/26

Wholesale Rate sheet - Consumer Paid

Effective: 12/12/2025 8:00 AM PST

LOAN LOCK INFO:

Lock Desk : Email: Lockdesk@amwestfunding.com

Phone: (714) 831-3299

eFax: (714) 905-5620

Lock Hours: 8:30AM-5:00 PM PST

ANNOUNCEMENT

GOVERNMENT FIXED PROGRAMS

FHA FIXED									FHA STREAMLINE FIXED								
(FHA30) 30 YR			(FHA30HB) 30 YR HB			(FHA15) 15 YR			(FHA30SL) 30 YR			(FHA15SL) 15 YR			(FHA30HBSL) 30 YR HB		
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
5.000	1.192	1.317	5.125	2.473	2.598	5.500	0.465	0.590	4.875	1.163	1.288	5.500	0.465	0.590	5.125	2.448	2.573
5.125	1.052	1.177	5.250	0.443	0.568	5.625	(0.003)	0.122	5.000	0.517	0.642	5.625	(0.003)	0.122	5.250	0.418	0.543
5.250	(0.241)	(0.116)	5.375	0.371	0.496	5.750	(0.751)	(0.626)	5.125	0.377	0.502	5.750	(0.751)	(0.626)	5.375	0.346	0.471
5.375	(0.374)	(0.249)	5.500	0.069	0.194	5.875	(1.219)	(1.094)	5.250	(0.916)	(0.791)	5.875	(1.219)	(1.094)	5.500	0.044	0.169
5.500	(0.989)	(0.864)	5.625	(0.211)	(0.086)	6.000	(1.680)	(1.555)	5.375	(1.049)	(0.924)	6.000	(1.680)	(1.555)	5.625	(0.236)	(0.111)
5.625	(1.083)	(0.958)	5.750	(0.736)	(0.611)	6.125	(2.133)	(2.008)	5.500	(1.664)	(1.539)	6.125	(2.133)	(2.008)	5.750	(0.761)	(0.636)
5.750	(1.672)	(1.547)	5.875	(0.708)	(0.583)	6.250	(2.004)	(1.879)	5.625	(1.758)	(1.633)	6.250	(2.004)	(1.879)	5.875	(0.733)	(0.608)
5.875	(1.649)	(1.524)	6.000	(0.967)	(0.842)	6.375	(2.457)	(2.332)	5.750	(2.347)	(2.222)	6.375	(2.457)	(2.332)	6.000	(0.992)	(0.867)
6.000	(2.222)	(2.097)	6.125	(1.202)	(1.077)	6.500	(2.902)	(2.777)	5.875	(2.324)	(2.199)	6.500	(2.902)	(2.777)	6.125	(1.227)	(1.102)
6.125	(2.270)	(2.145)	6.250	(1.694)	(1.569)				6.000	(2.897)	(2.772)				6.250	(1.719)	(1.594)
6.250	(2.824)	(2.699)	6.375	(1.255)	(1.130)				6.125	(2.945)	(2.820)				6.375	(1.280)	(1.155)
6.375	(2.699)	(2.574)	6.500	(1.479)	(1.354)				6.250	(3.499)	(3.374)				6.500	(1.504)	(1.379)
6.500	(3.235)	(3.110)	6.625	(1.676)	(1.551)				6.375	(3.374)	(3.249)				6.625	(1.701)	(1.576)
6.625	(3.241)	(3.116)	6.750	(2.093)	(1.968)				6.500	(3.910)	(3.785)				6.750	(2.118)	(1.993)
6.750	(3.873)	(3.748)							6.625	(3.916)	(3.791)						
6.875	(3.874)	(3.749)							6.750	(4.548)	(4.423)						
7.000	(4.344)	(4.219)															
VA FIXED									VA IRRRL FIXED						USDA		
(VA30) 30 YR			(VA30HB) 30 YR HB			(VA15) 15 YR			(VA30IRRRL) 30 YR			(VA30HBIRRRL) 30 YR HB			(USDA30) 30 YR		
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
5.125	1.227	1.352	5.000	2.628	2.753	5.750	(0.274)	(0.149)	5.125	0.602	0.727	5.250	0.743	0.868	5.125	1.477	1.602
5.250	(0.066)	0.059	5.125	2.298	2.423	5.875	(0.742)	(0.617)	5.250	(0.691)	(0.566)	5.375	0.671	0.796	5.250	0.184	0.309
5.375	(0.199)	(0.074)	5.250	0.268	0.393	6.000	(1.200)	(1.075)	5.375	(0.824)	(0.699)	5.500	0.369	0.494	5.375	0.051	0.176
5.500	(0.814)	(0.689)	5.375	0.196	0.321	6.125	(1.645)	(1.520)	5.500	(1.439)	(1.314)	5.625	0.089	0.214	5.500	(0.564)	(0.439)
5.625	(0.908)	(0.783)	5.500	(0.106)	0.019	6.250	(1.525)	(1.400)	5.625	(1.533)	(1.408)	5.750	(0.436)	(0.311)	5.625	(0.658)	(0.533)
5.750	(1.497)	(1.372)	5.625	(0.386)	(0.261)	6.375	(1.964)	(1.839)	5.750	(1.922)	(1.797)	5.875	(0.408)	(0.283)	5.750	(1.247)	(1.122)
5.875	(1.474)	(1.349)	5.750	(0.911)	(0.786)	6.500	(2.381)	(2.256)	5.875	(1.899)	(1.774)	6.000	(0.667)	(0.542)	5.875	(1.224)	(1.099)
6.000	(2.047)	(1.922)	5.875	(0.883)	(0.758)				6.000	(2.472)	(2.347)	6.125	(0.902)	(0.777)	6.000	(1.797)	(1.672)
6.125	(2.095)	(1.970)	6.000	(1.142)	(1.017)				6.125	(2.520)	(2.395)	6.250	(1.394)	(1.269)	6.125	(1.845)	(1.720)
6.250	(2.649)	(2.524)	6.125	(1.377)	(1.252)				6.250	(3.074)	(2.949)	6.375	(0.955)	(0.830)	6.250	(2.399)	(2.274)
6.375	(2.524)	(2.399)	6.250	(1.869)	(1.744)				6.375	(2.949)	(2.824)	6.500	(1.179)	(1.054)	6.375	(2.274)	(2.149)
6.500	(3.060)	(2.935)	6.375	(1.430)	(1.305)				6.500	(3.485)	(3.360)	6.625	(1.376)	(1.251)	6.500	(2.810)	(2.685)
6.625	(3.066)	(2.941)	6.500	(1.654)	(1.529)				6.625	(1.793)	(1.668)	6.750			6.625	(2.816)	(2.691)
6.750	(3.698)	(3.573)	6.625	(1.851)	(1.726)										6.750	(3.448)	(3.323)
6.875	(3.699)	(3.574)	6.750	(2.268)	(2.143)										6.875	(3.449)	(3.324)
7.000	(4.169)	(4.044)													7.000	(3.919)	(3.794)

PRICE ADJUSTMENTS

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

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

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)

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

LTV	<=55.00	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	>80
Baltimore County-MD	0.250	0.250	0.250	0.250	0.375	0.375	0.500

MAX PRICE

FIXED
6.00%

ARM
2.75%

FHA ID
78546-00002

VA ID
9018430000

FHA MORTGAGE LIMITS FOR ALL AREAS

[CLICK HERE](#)

USDA Property Eligibility can be searched at

[CLICK HERE](#)

VA MORTGAGE LIMITS FOR ALL AREAS

[CLICK HERE](#)

Lender Fees: VA ,FHA & USDA \$1,295, FHA STREAMLINES/VA-IRRRL \$795 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.