



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!

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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!

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AmWest Corporate Office
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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**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										
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	
5.750	(0.507)	(0.382)	5.750	(0.507)	(0.382)	Borrower(s)	- SFR, PUD & Condo allowed	
5.875	(1.081)	(0.956)	5.875	(1.081)	(0.956)	Initial Underwriting Turn-Time	- Wage Earner (W-2) Only	
6.000	(1.594)	(1.469)	6.000	(1.594)	(1.469)		- 12 Months under current employment	
6.125	(2.048)	(1.923)	6.125	(2.048)	(1.923)		- 6 Months under current employment	
6.250	(2.046)	(1.921)	6.250	(2.046)	(1.921)		- 4 Hours	
6.375	(2.382)	(2.257)	6.375	(2.382)	(2.257)			
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
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			Property	1-4 Unit SFR (1-Unit for Second Homes)
RATE	30 Days	45 days	RATE	30 Days	45 days	Occupancy	Primary Residences	Second Homes	Property	1-4 Unit SFR (1-Unit for Second Homes)
5.500	0.959	1.084	5.000	1.047	1.172	Transaction Type	Purchases ,Rate/Term Refinances		Condos	
5.625	0.416	0.541	5.125	0.359	0.484				PUDS	
5.750	0.018	0.143	5.250	0.496	0.621	Buydown Contributor	Seller/Builder	Lender	Third Party Contributors (not Borrower)	Buydown Terms
5.875	(0.556)	(0.431)	5.375	0.033	0.158					12- or 24- month Terms
6.000	(1.069)	(0.944)	5.500	(0.351)	(0.226)					
6.125	(1.523)	(1.398)	5.625	(0.466)	(0.341)					
6.250	(1.521)	(1.396)	5.750	(0.696)	(0.571)					
6.375	(1.857)	(1.732)	5.875	(1.087)	(0.962)					
6.500	(2.201)	(2.076)	6.000	(1.409)	(1.284)					
6.625	(2.418)	(2.293)	6.125	(1.720)	(1.595)					
6.750	(2.199)	(2.074)	6.250	(1.952)	(1.827)					
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		
RATE	30 Days	45 days	RATE	30 Days	45 days	RATE	30 Days	45 days	LOAN TERM- 30YR AMORTIZATION	FIXED PERIOD- 5/6,7/6 & 10/6	MARGIN- 3.00%
5.250	0.103	0.228	5.250	0.398	0.523	5.500	0.173	0.298	5.625	(0.206)	(0.081)
5.375	(0.222)	(0.097)	5.375	0.036	0.161	5.625	(0.547)				

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



Wholesale Rate sheet - Consumer Paid

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

Lock Expiration Dates

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

Lock Desk: Email: Lockdesk@amwestfunding.com

Phone: (714) 831-3299

eFax: (714) 905-5620

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

LOAN LOCK INFO

ANNOUNCEMENT

(FAST TRACK) - FREDDIE MAC CONFORMING FIXED PRODUCTS

(FMFT30) 30 YR			(FMFT20) 20 YR			(FMFT15) 15 YR			(FMFT10) 10 YR		
RATE	30 Days	45 days									
5.250	1.860	1.985	5.250	1.077	1.202	4.500	0.966	1.091	4.500	0.651	0.776
5.375	0.880	1.005	5.375	0.322	0.447	4.625	0.873	0.998	4.625	0.396	0.521
5.500	0.269	0.394	5.500	(0.183)	(0.058)	4.750	0.332	0.457	4.750	(0.133)	(0.008)
5.625	(0.276)	(0.151)	5.625	(0.649)	(0.524)	4.875	(0.061)	0.064	4.875	(0.524)	(0.399)
5.750	(0.587)	(0.462)	5.750	(0.775)	(0.650)	5.000	(0.428)	(0.303)	5.000	(0.889)	(0.764)
5.875	(1.164)	(1.039)	5.875	(1.283)	(1.158)	5.125	(0.634)	(0.509)	5.125	(0.942)	(0.817)
5.990	(1.530)	(1.405)	6.000	(1.649)	(1.524)	5.250	(0.924)	(0.799)	5.250	(1.229)	(1.104)
6.000	(1.680)	(1.555)	6.125	(1.815)	(1.690)	5.375	(1.326)	(1.201)	5.375	(1.627)	(1.502)
6.125	(1.888)	(1.763)	6.250	(2.218)	(2.093)	5.500	(1.690)	(1.565)	5.500	(1.987)	(1.862)
6.250	(2.221)	(2.096)	6.375	(2.612)	(2.487)	5.625	(1.690)	(1.565)	5.625	(1.808)	(1.683)
6.375	(2.710)	(2.585)	6.500	(2.975)	(2.850)	5.750	(2.034)	(1.909)	5.750	(2.130)	(2.005)
6.500	(3.132)	(3.007)	6.625	(3.332)	(3.207)	5.875	(2.371)	(2.246)	5.875	(2.464)	(2.339)

MAX PRICE ON FIXED PROG
4.00%

(FAST TRACK) - FREDDIE MAC HIGH BALANCE FIXED PRODUCTS

(FMFT30SC) 30 YR			(FMFT15SC) 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	4.875	0.904	1.029	Transaction Type				
5.500	0.434	0.559	5.000	0.522	0.647	Purchase & R/T Refinance at 80% LTV				
5.625	(0.109)	0.016	5.125	(0.166)	(0.041)	Cash-Out Refinance at 70% LTV				
5.750	(0.507)	(0.382)	5.250	(0.29)	0.096	Property				
5.875	(1.081)	(0.956)	5.375	(0.492)	(0.367)	- 1 Unit only				
6.000	(1.594)	(1.469)	5.500	(0.876)	(0.751)	- SFR, PUD & Condo allowed				
6.125	(2.048)	(1.923)	5.625	(0.991)	(0.866)	Borrower(s)				
6.250	(2.046)	(1.921)	5.750	(1.221)	(1.096)	Wage Earner (W-2) Only				
6.375	(2.382)	(2.257)	5.875	(1.612)	(1.487)	- 6 Months under current employer				
6.500	(2.726)	(2.601)	6.000	(1.934)	(1.809)	Initial Underwriting Turn-Time				
6.625	(2.943)	(2.818)	6.125	(2.245)	(2.120)	4 Hours				
6.750	(2.724)	(2.599)	6.250	(2.477)	(2.352)					
6.875	(3.237)	(3.112)	6.375	(2.758)	(2.633)					
7.000	(3.361)	(3.236)	6.500	(3.052)	(2.927)					

MINIMUM L.A- \$50,000

MAX LOAN AMOUNT

1 UNIT	\$832,750
2 UNIT	\$1,066,250
3 UNIT	\$1,288,800
4 UNIT	\$1,601,750

REFI POSSIBLE

FM30 RP
FM15 RP

FREDDIE MAC CONFORMING FIXED PRODUCTS

(FM30) / (FM30 RP) 30 YR			(FM20) 20 YR			(FM15) / (FM15 RP) 15 YR			(FM10) 10 YR		
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	4.750	0.732	0.857	4.500	1.051	1.176
5.500	0.919	1.044	5.500	0.342	0.467	4.875	0.339	0.464	4.625	0.796	0.921
5.625	0.374	0.499	5.625	(0.124)	0.001	5.000	(0.028)	0.097	4.750	0.267	0.392
5.750	0.063	0.188	5.750	(0.250)	(0.125)	5.125	(0.234)	(0.109)	4.875	(0.124)	0.001
5.875	(0.514)	(0.389)	5.875	(0.758)	(0.633)	5.250	(0.524)	(0.399)	5.000	(0.489)	(0.364)
5.990	(0.880)	(0.755)	6.000	(1.124)	(0.999)	5.375	(0.926)	(0.801)	5.125	(0.542)	(0.417)
6.000	(1.030)	(0.905)	6.125	(1.290)	(1.165)	5.500	(1.290)	(1.165)	5.250	(0.829)	(0.704)
6.125	(1.238)	(1.113)	6.250	(1.693)	(1.568)	5.625	(1.290)	(1.165)	5.375	(1.227)	(1.102)
6.250	(1.571)	(1.446)	6.375	(2.087)	(1.962)	5.750	(1.634)	(1.509)	5.500	(1.587)	(1.462)
6.375	(2.060)	(1.935)	6.500	(2.450)	(2.325)	5.875	(1.971)	(1.846)	5.625	(1.408)	(1.283)
6.500	(2.482)	(2.357)	6.625	(2.807)	(2.682)	6.000	(2.282)	(2.157)	5.750	(1.730)	(1.605)
6.625	(2.825)	(2.700)	6.750	(2.765)	(2.640)	6.125	(2.533)	(2.408)	5.875	(2.064)	(1.939)
6.750	(2.764)	(2.639)	6.875	(3.103)	(2.978)	6.250	(2.868)	(2.743)	6.000	(2.372)	(2.247)
6.875	(3.278)	(3.153)	7.000	(3.365)	(3.240)	6.375	(3.074)	(2.949)	6.125	(2.538)	(2.413)

BUYDOWN HIGHLIGHTS- AVAILABLE ON ALL FREDDIE MAC PRODUCTS

BUYDOWN HIGHLIGHTS- AVAILABLE ON ALL FREDDIE MAC PRODUCTS			Property		
Occupancy			1-4 Unit SFR (1-Unit for Second Homes)		
Primary Residences			Condos		
			PUDS		
Transaction			Programs		
Purchases, Rate/Term Refinances			Fannie Mae Conforming / High Balance		
			Freddie Mac Conforming / Super Conforming		
Buydown Contributor			Buydown Terms		
Seller/Builder			12- or 24- month Terms		
Lender					
Third Party Contributors (not Borrower)					

FREDDIE MAC HOMEONE

HOMEONE HIGHLIGHTS		
CONFORMING FIXED		
		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

FREDDIE MAC CONFORMING ARMS

(FM5/6) 5YR ARM			(FM7/6) 7YR ARM			(FM10/6) 10YR ARM			ARM INFORMATION		
RATE			RATE			RATE			LOAN TERM- 30YR AMORTIZATION		

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(714) 831-3333
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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

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	
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

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	0.750	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	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				
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									
LPMI ADDITIONAL ADJUSTMENTS (FIXED & ARM'S) >45.00% DTI									
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
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

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

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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 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

>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**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	1.250	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	0.875
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	0.500	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	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	2.125	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	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	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	0.750	0.750	1.625	2.125	3.375	4.125	N/A	N/A	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	0.500				

LPMI ADJUSTER'S APPLIED TO FANNIE MAE & FREDDIE MAC (Fixed & Arm's)

LPMI ADJUSTMENTS FOR 30 & 25 YEAR & ALL ARMS									
LPMI ADJUSTMENTS FOR 20 YEAR & UNDER									

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6 Pointe Dr. Suite 300
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ANNOUNCEMENT

CLOSED-END SECOND- (FULL DOC)

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

CLOSED-END SECOND- (ALT DOC)

(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	• Stand-alone
8.000	1.025	1.275	680-699	0.625	1.125	1.500	2.125	2.875	N/A	N/A	• Primary, 2 nd Home & Investment Properties
8.125	0.650	0.900	660-679	1.375	1.875	2.375	2.875	N/A	N/A	N/A	• Up to 75.00% CLTVs
8.250	0.275	0.525	Other Alt Doc FICO/CLTV Price Adjustments								• Income Type Available WVOE P&L
8.375	(0.100)	0.150	780+	(1.000)	(0.875)	(0.750)	(0.625)	(0.500)	0.125	N/A	12 Mo bank statement DSCR
8.500	(0.475)	(0.225)	760-779	(0.875)	(0.750)	(0.625)	(0.500)	(0.375)	0.375	N/A	• Min. 660 Fico
8.625	(0.850)	(0.600)	740-759	(0.750)	(0.625)	(0.500)	(0.375)	(0.125)	0.875	N/A	• Min. Loan Amount of \$75,000 Max. Loan Amount of \$500,000
8.750	(1.100)	(0.850)	720-739	(0.250)	(0.125)	0.000	0.250	0.500	1.375	N/A	• Max. DTI 50%
8.875	(1.350)	(1.100)	700-719	0.250	0.375	0.750	1.250	2.125	2.000	N/A	• Property Type 1-4 Units SFR PUD/CONDO
9.000	(1.600)	(1.350)	680-699	0.875	1.375	1.750	2.375	3.125	N/A	N/A	MAX PRICE
9.125	(1.850)	(1.600)	660-679	1.625	2.125	2.625	3.125	N/A	N/A	N/A	No Prepay 100.500
9.250	(2.100)	(1.850)	Additional Price Adjustments								1yr Prepay 101.000
9.375	(2.350)	(2.100)	L.A <=\$100K	0.250	0.250	0.500	0.500	0.500	0.500	0.750	2yr Prepay 102.500
9.500	(2.600)	(2.350)	L.A >\$100K-\$150K	0.125	0.125	0.250	0.250	0.250	0.250	0.500	3YR Prepay 104.000
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)	
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 ADJUSTMENT			DSCR<1.25	(0.375)	(0.250)	0.125	0.375	0.375	N/A	N/A	
1YR PPP			Foreign National	0.500	0.500	0.750	N/A	N/A	N/A	N/A	
2YR PPP			For Nat'l + 2nd Home	2.250	2.375	2.750	N/A	N/A	N/A	N/A	
3YR PPP			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	
30-Years Fixed			Short-Term Rental	0.500	0.500	0.500	0.500	0.750	1.000	1.250	
No Prepay			CONDO	0.250	0.250	0.250	0.250	0.250	0.250	0.500	
1yr Prepay			Florida Condo	0.125	0.125	0.125	0.250	0.250	0.375	N/A	
2yr Prepay			Baltimore County-MD	0.250	0.250	0.250	0.250	0.250	0.375	0.375	

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

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

8 of 11

Lock Expiration Dates

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

LOAN LOCK INFO:

WINTER SPECIAL: Receive up to 50bps in pricing ! (Available on 3AAA7/6P, 3AAA7/6V, 3AB7/6, 3AA17/6 , 3AAF30P, 3AAF30V, 3ABB30V)

ANNOUNCEMENT

WINTER SPECIAL

elieve up to 50%

eFax: (714) 905-5620

WINTER MPST

AMWEST ADVANTAGE FIXED & ARM PROGRAMS

ADVANTAGE (AAF30) 30YR FIXED		Click For Guideline		Click for Guideline		ADVANTAGE BANK STMTH (AAB30)		BANK STATEMENT HIGHLIGHTS	
ASSET QUALIFIER (AAQ30) 30YR FIXED		ADVANTAGE		ADVANTAGE BANK STMTH		(AAB30)		• 12 or 24 Months allowed	
ADVANTAGE ITIN (AAI30) 30YR FIXED		Product available		Product Code:		30YR FIXED-AAB30		• MAX LTV: 85% (O/O and 2nd home only)	
RATE	30 Days	30YR FIXED- AAF30		15YR FIXED -AAB15		15YR FIXED -AAB15		• W-2 income allowed	
5.875	4.575	20YR FIXED - AAF20		7/6 ARM- AAB7/6		7/6 ARM- AAB7/6		• Documents for business expense: A letter prepared by a licensed tax preparer	
6.000	3.950	7/6 ARM- AAA7/6		7/6 ARM (I/O)- AAB7/6		Buydown Option will end in B1 or B2		stating the expense ratio	
6.125	3.325	Buydown Option will end in B1 or B2		Buydown Option will end in B1 or B2		• Max DTI at 50%		• Reserves	
6.250	2.825	B1=12 Months / B2=24 months		B1=12 Months / B2=24 months		≤ \$1M: 6 mo. PITIA		≤ \$2M: 9 mo. PITIA	
6.375	2.325	Click For Guideline		Click For Guideline		≤ \$3M: 12 mo. PITIA		• Business expense between 30% and 50% from qualified income	
6.500	1.825	ASSET QUALIFIER		ADVANTAGE ONE		• Closing funds can be verified with 1 month		VOD or Bank Certification	
6.625	1.450	(AAQ30) 30YR FIXED		(AAO30)		• Allowed on Non-Warrantable Condos			
6.750	1.075	Product available:		Product Code:					
6.875	0.700	30YR FIXED- AAQ30		30YR FIXED- AAO30					
7.000	0.325	7/6 ARM- AAQ7/6		7/6 ARM- AAO7/6					
7.125	(0.050)	7/6 ARM (I/O)- AAQ7/6IO		Buydown Option will end in B1 or B2					
7.250	(0.425)	Buydown Option will end in B1 or B2		Buydown Option will end in B1 or B2					
7.375	(0.772)	B1=12 Months / B2=24 months		B1=12 Months / B2=24 months					
7.500	(1.092)	Click For Guideline		MINIMUM PRICE					
7.625	(1.383)	ADVANTAGE ITIN		3YR PREPAY	0.500			1099 INCOME HIGHLIGHTS	
7.750	(1.647)	(AAI30) 30YR FIXED		4YR PREPAY	0.250			• 1-year 1099	
7.875	(1.883)	Products available:		5YR PREPAY	PAR			• 10% expense factor	
8.000	(2.092)	30YR FIXED- AAI30						• 1099 income from multiple contract	
8.125	(2.272)	15YR FIXED - AAI15						employers allowed	
8.250	(2.425)	7/6 ARM- AAI7/6						• CPA letter to evidence 2 years of	
8.375	(2.550)	7/6 ARM (I/O)- AAI7/6IO				1099 income			
Buydown Option will end in B1 or B2		Buydown Option will end in B1 or B2							
B1=12 Months / B2=24 months		B1=12 Months / B2=24 months		TERM	MAX PRICE				
ARM INFO									
MARGIN	4.00%			PREPAY PENALTY (NOO ONLY)		NO PENALTY (0.500)	(1.750)	ITIN HIGHLIGHTS	
SOFR	3.97416%					1YR PREPAY (2.250)	(2.500)	• 12 or 24 Months Allowed - Bank Statements	
CAPS	5/1/5					2YR PREPAY (2.750)	(2.750)		
						3YR PREPAY (2.750)	(2.750)		
						4YR PREPAY (2.750)	(2.750)	• W-2 Income allowed	
						5YR PREPAY (2.750)	(2.750)		
FLOOR = START RATE		OWNER OCC & 2nd				PAR	(2.250)	• A letter prepared by a Licensed Tax Preparer	
		Home							

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

PRICE ADJUSTMENTS

	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85
780+	(1.375)	(1.250)	(1.125)	(1.000)	(0.875)	(0.625)	0.250
760-779	(1.125)	(1.125)	(1.000)	(0.875)	(0.750)	(0.500)	0.375
740-759	(1.000)	(1.000)	(0.875)	(0.750)	(0.625)	(0.375)	1.000
720-739	(0.875)	(0.875)	(0.750)	(0.625)	(0.250)	0.375	2.250
700-719	(0.625)	(0.500)	(0.375)	0.000	0.750	1.500	3.000
680-699	(0.250)	0.000	0.375	0.875	2.000	3.500	N/A
660-679	0.000	0.250	0.625	1.500	3.750	N/A	N/A
640-659	0.250	0.500	1.000	2.500	N/A	N/A	N/A
620-639	0.500	0.875	1.500	N/A	N/A	N/A	N/A
Baltimore County-MD	0.250	0.250	0.250	0.250	0.375	0.375	0.500
For Nat'l (No FICO)	0.125	0.250	0.500	1.000	N/A	N/A	N/A
Non-Perm Res (+FICO)	0.125	0.250	0.250	0.375	0.375	0.625	0.750
For Nat'l & 2nd Home	0.250	0.375	0.750	1.500	N/A	N/A	N/A
Interest Only	0.250	0.250	0.250	0.375	0.500	N/A	N/A
2-4 Units	0.375	0.375	0.500	0.750	1.000	1.000	N/A
Cash-Out	0.250	0.250	0.375	0.500	0.750	N/A	N/A
Non Owner	0.250	0.250	0.375	0.750	1.000	1.500	N/A
Second Home	0.125	0.125	0.250	0.375	0.750	1.000	1.250
Florida Condo	0.125	0.125	0.250	0.250	0.375	0.500	0.500
12 mth Bank Statement	(1.750)	(1.750)	(1.625)	(1.375)	(1.125)	(1.125)	0.250
24 mth Bank Statement	(2.000)	(2.000)	(1.875)	(1.625)	(1.250)	(1.250)	0.000
1 Year Tax Return	(2.000)	(2.000)	(1.875)	(1.625)	(1.500)	(1.125)	N/A
P&L	(1.750)	(1.750)	(1.750)	(1.600)	(1.375)	(0.750)	1.750
WVOE	(2.125)	(2.000)	(1.875)	(1.625)	(1.375)	(0.750)	1.750
1099	(1.100)	(0.975)	(0.975)	(0.875)	(0.500)	0.000	N/A
Asset Qualifier	0.500	0.750	0.750	1.000	1.250	1.500	N/A
ITIN Full Doc	1.000	1.125	1.250	1.625	2.000	2.500	N/A
ITIN 24 mth Bank Stmt/1099	1.750	2.000	2.250	2.500	3.000	3.500	N/A
ITIN 12 mth Bank Stmt	2.125	2.375	2.750	3.000	3.500	4.250	N/A

ADDITIONAL PRICE ADJUSTMENTS

CLTV	0.250
Non Warrantable - CONDO	0.750
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
5YR PREPAY	(1.500)
4YR PREPAY	(1.000)
3YR PREPAY	(0.500)
1YR PREPAY	0.500
No PREPAY	1.000

ADDITIONAL RATE ADJUSTMENTS

7/6 ARM AAB, AAA, AAQ, AAJ, AAO		0.000
Group 1	STANDARD PREPAYMENT ALLOWED	
States	AL,AZ,AK,CA,CT,CO,DC,DE,FL,GA,HI,ID,IA,LA,ME,MD,MA,MO,MT,NE,NV,NH,NY,NC,ND,OK,OR	
Group 2	NO PREPAYMENT ALLOWED	
States	AK, KS, MN, NJ,NM,RI,VT	
Group 3	STATES with "RESTRICTED" PREPAYMENT	
States	IL, IN, KY,OH, TX,MI,MS,PA	

WINTER SPECIAL
Submit 3 basic Documents together and you receive an
Extra Special.
Purchase: 75bps R&T and CashOut: 50bps
Available on: 3AA47/6P, 3AA47/6V, 3AA87/6, 3AI47/6
3AAF30P, 3AAF30V, 3AA8B30, 3AI4A30

>4 Owned properties including Financed LLPA	
20 MAX owned properties on PORTFOLIO	
5-7 properties	0.00
8-10 properties	0.125
11-15 properties	0.250
16-20 properties	0.375

State Adjuster

NY 0.250

MICHIGAN PREPAY ADJUSTMENTS

1YR PPP	0.750
2YR PPP	1.000
3YR PPP	1.500

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

LOAN LOCK INFO:**ANNOUNCEMENT****WINTER SPECIAL: Receive up to 50bps in pricing ! (Available on 3AAA7/6P, 3AAA7/6V, 3AAB7/6, 3AIA7/6 , 3AAF30P, 3AAF30V, 3AAB30, 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		MAX PRICE		PROGRAM CODE: AIA	
RATE	PRICE	RATE	PRICE	5YR PREPAY	(3.000)	5YR PPP	AIA7/6P5 IO, AIA30P5
5.750	5.050	5.750	5.050	4YR PREPAY	(2.750)	4YR PPP	AIA7/6P4 IO, AIA30P4
5.875	4.425	5.875	4.425	3YR PREPAY	(2.750)	3YR PPP	AIA7/6P3 IO, AIA30P3
6.000	3.800	6.000	3.800	2YR PREPAY	(2.250)	2YR PPP	AIA7/6P2 IO, AIA30P2
6.125	3.300	6.125	3.300	1YR PREPAY	(1.750)	1YR PPP	AIA7/6P1 IO, AIA30P1
6.250	2.800	6.250	2.800	*NO PREPAY	(1.000)	*NO PPP	.IA7/6, AIA30
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)				

EFF: Dec 1, 2025

WINTER SPECIAL

Submit 3 basic Documents together and you receive an
Special.
Purchase: 75bps R&T and CashOut: 50bps
Available on: 3AAA7/6P,3AAA7/6V,3AAB7/6,3AIA7/6
3AAF30P,3AAF30V,3AAB30,3AIA30

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

PRICE ADJUSTMENTS - AIA

LOAN SPECIFIC ADJUSTERS		PREPAYMENT ADJUSTER		FICO LTV ADJUSTMENTS						
CLTV	0.250	5YR PREPAY	(1.250)	FICO	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
<\$100k	0.750	4YR PREPAY	(0.875)	780+	(1.375)	(1.250)	(1.250)	(1.250)	(0.875)	(0.500)
>\$1.0MM-\$2.0MM	0.375	3YR PREPAY	(0.600)	760-779	(1.250)	(1.125)	(1.125)	(1.125)	(0.750)	(0.375)
>\$2.0mm-\$2.50mm	0.500	2YR PREPAY	0.000	740-759	(1.125)	(1.000)	(1.000)	(1.000)	(0.500)	(0.250)
Non-Warrantable - CONDO	0.750	1YR PREPAY	0.500	720-739	(1.000)	(0.875)	(0.750)	(0.625)	(0.125)	0.625
Short-Term Rental	0.250	*NO PREPAY	1.500	700-719	(0.750)	(0.625)	(0.250)	0.250	0.875	2.000
45 Days Lock	0.125			680-699	(0.375)	(0.125)	0.500	1.000	2.000	N/A
				660-679	0.125	0.375	1.375	2.125	3.500	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
STATE ADJUSTER		MICHIGAN PREPAY ADJUSTMENTS		ADDITIONAL PRICE ADJUSTMENTS						
NY	0.250	1YR PPP	0.750	Baltimore County-MD	0.250	0.250	0.250	0.250	0.375	0.375
		2YR PPP	1.000	DSCR >=1.25	(2.750)	(2.650)	(2.625)	(1.750)	(1.500)	
		3YR PPP	1.500	DSCR >=1.0	(2.500)	(2.400)	(2.025)	(2.000)	(1.500)	(0.750)
				DSCR <1.0	(1.250)	(1.125)	(0.750)	0.500	1.250	N/A
Group 1	STANDARD PREPAYMENT ALLOWED		FOR NAT'L (NO FICO)		0.250	0.250	0.500	0.875	N/A	N/A
States	AL,AZ,AK,CA,CT,CO,DC,DE,FL,GA,HI,ID, IA,LA,ME,MD,MA,MO,MT,NE,NV,NH,NY,NC,ND,OK,OR,SC,SD,TN,UT,VA,WA,WV,WI,WY		NonPermRes(+FICO)		0.125	0.125	0.250	0.250	0.375	0.375
Group 2	NO PREPAYMENT ALLOWED		INTEREST ONLY		0.250	0.250	0.250	0.375	N/A	N/A
States	AK, KS, MN, NJ,NM,RI,VT		CASH-OUT		0.250	0.250	0.375	0.500	0.750	N/A
Group 3	STATES with "RESTRICTED" PREPAYMENT		FLORIDA CONDO		0.125	0.125	0.250	0.250	0.375	0.500
States	IL, IN, KY,OH, TX,MI,MS,PA		FTHB (Excl. Foreign National)		0.500	0.500	0.625	0.750	0.750	N/A

****Borrower Paid Compensation Allowed Only** AIA/AIP**

AMWEST INVESTOR PLUS		>4 Owned properties including Financed LLPA		PRICE ADJUSTMENTS - AIP						
(AIP 7/6) 7 YR ARM	(AIP 15) 15 YR	(AIP 30) 30 YR	5-7 properties - 0.00	FICO	<=55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80
			8-10 properties- 0.125	780+	(1.125)	(0.875)	0.000	N/A	N/A	N/A
			11-15 properties- 0.25	760-779	(1.000)	(0.750)	0.125	N/A	N/A	N/A
			>=16 properties- 0.375	740-759	(0.875)	(0.625)	0.250	N/A	N/A	N/A
STATE ADJUSTER		MICHIGAN PREPAY ADJUSTMENTS		ARM INFO						
NY	0.250	1YR PPP	0.750	720-739	(0.625)	(0.375)	0.375	N/A	N/A	N/A
		2YR PPP	4.00%	700-719	(0.250)	0.000	0.875	N/A	N/A	N/A
		SOFR	3.97416%	680-699	0.000	0.750	1.750	N/A	N/A	N/A
		CAPS	5/1/5	660-679	1.000	1.750	2.750	N/A	N/A	N/A
			Floor = Start Rate	640-659	1.500	2.500	N/A	N/A	N/A	N/A
				Baltimore County-MD	0.250	0.250	0.250	N/A	N/A	N/A
NO PREPAY: Max Price (0.000) / Use 2Y PPP base price		Hard PPP: 3 Years (4-4-4%) State specific restrictions may apply (AIP ONLY)		PROGRAM CODE:						
				For Nat'l (No FICO)	0.250	0.750	1.500	N/A	N/A	N/A
				NonPermRes(+FICO)	0.125	0.250	0.500	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
				Florida Condo	0.125	0.125	0.250	N/A	N/A	N/A
				First Time Homebuyer	0.750	0.750	0.875	N/A	N/A	N/A
STATE ADJUSTER		MICHIGAN PREPAY ADJUSTMENTS		PROGRAM CODE:						
NY	0.250	1YR PPP	0.750	5YR PREPAY						(1.500)
		3YR PPP	1.500	4YR PREPAY						(1.000)
				3YR PREPAY						(0.500)
				1YR PREPAY						0.750
				No Prepay						3.000
				CLTV						0.250
				<\$100k						0.750
				\$>1.0MM-\$2.0MM						0.375
				45 Days Lock						0.500
STATE ADJUSTER		MICHIGAN PREPAY ADJUSTMENTS		RATE ADJUSTMENTS - AIP						
				7/6 ARM - AIP						0.000
				Lender Fees: AIA/AIP \$1,995						
				Lock Extensions: 2 bps per Day (Max of 30 Days)						
				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
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ANNOUNCEMENT[Click For Guideline](#)**AUS JUMBO EXPRESS**

(JEA30) 30 YEAR			(JEA15) 15 YEAR		
RATE	30 Days	45 Days	RATE	30 Days	45 Days
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)			

HIGHLIGHTS									
<ul style="list-style-type: none"> • Loans underwritten through DU or LPA • Purchase , Rate-Term & Cash Out Refinance • Loan Amounts to \$3 Million • Primary (1-2 Units) , Second Home (1-Unit) & Investment (1-2 Units) • Minimum FICO: 700 • Max DTI 50% • Fixed Rate with terms of 30 & 15 years • No Mortgage Insurance required • Minimum Loan Amount - \$1 over the agency conforming loan size • LTV up to 89.99% No MI • 2:1 and 1:0 Temp Buydown Options 									
Temporary Buydowns – Product codes for Buydown Option will end in –B1 or –B2 (B1=12 months / B2= 24 months terms).									
30 YEAR: JEA30-B1 / JEA30-B2									
15 YEAR: JEA15-B1 / JEA15-B2									

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

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

Lock Desk : Email: Lockdesk@amwestfunding.com

Phone: (714) 831-3299

eFax: (714) 905-5620

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

LOAN LOCK INFO:**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)	6.125	(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	(2.816)	(2.691)	6.625	(3.448)	(3.323)		
6.750	(3.698)	(3.573)	6.625	(1.851)	(1.726)				6.750	(2.268)	(2.143)				6.875	(3.449)	(3.324)		
6.875	(3.699)	(3.574)	6.750	(2.268)	(2.143)										7.000	(3.919)	(3.794)		

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

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.

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