The AmWest Investor Advantage Program

Revised: March 17, 2026

AmWest FUNDING CORP

Investor Advantage Program

Highlights

- No Employment or Income listed on 1003. 4506-C and Tax Returns are not required.
- Loan Qualification is based on Debt Coverage Ratio (DSCR) for the subject property, not Debt to Income Ratio.
- C/O Seasoning: At least one borrower on the new loan must have been on title to the subject property for at least six (6) months prior to the note date of the new loan. Being a prior borrower on the property is not required. (Less than 6 months allowed depending on LTV. See program guidelines).
- Rate/Term Refinance: The Borrower many only receive cash back in an amount that is lesser of $5,000 or 2% of the new loan amount.
- Reserve requirements for subject property only.
- Shorter waiting periods on negative credit events.
- Borrowers may utilize ≤ 100% of business funds. The percentage of the account balance used towards the down payment, closing costs, and the reserves must be no more than the percentage of the borrower's ownership of the business.
- **Temporary Buydown Option available (2-1 and 1-0 terms) – refer to guidelines for details.**

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Investor Advantage Program

Highlights (continued)

- Foreign Nationals / Non-Resident Aliens eligible.
- Cash Out proceeds from subject property loan may be used to meet reserve requirement.
- Vesting in a Limited Liability Company (LLC).
- First Time Homebuyer (5% LTV reduction)/ First Time Investor is allowed.
- Non-Warrantable Condos are now allowed (refer to program matrix/guidelines).

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Investor Advantage Program

Investment Properties – Purchase and Rate/Term Refinance [2]			
Property Type	***Max Loan Amount***	***Max LTV/CLTV/HCLTV*** [3,4,7,8]	***Minimum FICO*** [8]
1-4 Units	$1,500,000	80%	700
		75%	660
		70%	640
		60%	620
	$2,500,000	75%	660
		65%	640
Foreign Nationals 1-4 Units[6]	$1,500,000	70%	N/A
	$2,500,000	65%	

Investment Properties – Cash Out Refinance [1,2]			
Property Type	***Max Loan Amount***	***Max LTV/CLTV/HCLTV*** [3,4,7,8]	***Minimum FICO***
1-4 Units	$1,000,000	75%	700
		70%	680
		65%	660
		60%	640
	$2,000,000	70%	680
		60%	640
Foreign Nationals 1-4 Units	1,500,000	60%	N/A

Maximum Cash-Out Proceeds: ** LTV ≤ 50%: $2,000,000 * LTV ≤ 60%: $1,000,000 * LTV ≤ 65%: $750,000 * LTV ≤ 75%: $500,000*
Note: Cash-out Proceeds exceeding $1,000,000 is subject to Sr. Management Review.

Footnotes	
1	Proceeds from cash out refinances must be used for business purposes only. Purpose of cash out letter must be submitted with the initial loan package.
2	New or newly converted condo projects in Florida are limited to 60% LTV/CLTV/HCLTV.
3	HELOC Combined Loan to Value (HCLTV) uses the full line amount for HCLTV calculation, NOT amount drawn.
4	**Min Debt Coverage Ratio (DSCR): ≥ 0.75** **Max LTV for DSCR < 1.00:** • DSCR ≥ 0.75 to < 0.85 Purchase/R&T - 65% LTV • DSCR ≥ 0.85 to < 1.00 Purchase/R&T - 75% LTV • DSCR ≥ 0.75 to < 0.85 Cash Out- 60% LTV • DSCR ≥ 0.85 to < 1.00 Cash Out- 70% LTV
5	**Interest Only Option:** - Purchase and R&T Refi: Max 70% LTV/CLTV Min Fico - 700 - Cash-Out Refi: Max 65% LTV/CLTV Min Fico – 720 - Foreign Nationals not allowed - For DSCR calculation – use the interest only payment based on the Note Rate. - Buydown option not allowed.
6	**Foreign Nationals (2-4 Units)** : 65% Max LTV
7	**Short Term Rentals:** • Reduce LTV by 5% • Minimum DSCR: ≥ 1.15
8	**LTV/FICO Reduction:** *First Time Homebuyers* - 5% LTV reduction/660 FICO ***Declining Market*** – 5 % LTV reduction.

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Income and Employment Not Listed on 1003

Loan qualification is based on Debt Coverage Ratio (DSCR) for the subject property. Debt to Income (DTI) ratio is NOT calculated.

- **Purchase Transactions:** Use the rents provided on the comparable rent schedule from the Appraiser
- **Refinance Transactions:** Rental agreement and rent survey (FNMA Form 1007 or 1025) provided by the appraiser will be utilized.
  - ✓ Monthly Gross Rents are determined by the lower of the actual lease amount or market rent from 1007/1025. If using a higher monthly actual lease amount, evidence of 2-months of receipt is required, and the lease amount must be within 125% of the estimated market rent from the 1007/1025.
- **Short Term Rentals (e.g. AirBnB, Vrbo, Flipkey) are allowed. Refer to the guidelines for details.**

4506-C and Tax Returns Not Required

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Debt Coverage Ratio

The Debt Coverage Ratio (DSCR) is calculated by taking 100% of the gross rents – based on LTV divided by PITIA of the subject property.

- Use the Note Rate to calculate PITIA
- Rents are derived from the lesser of the rental/lease agreement or the rent survey (Form 1007)
- **Min. DSCR:** ≥ 0.75
- **Max LTV for DSCR < 1.00:** 75% (Purchase/R&T) and 70% (Cash-Out)
- **Min DSCR for New York**: ≥ 1.00
- **Short Term Rentals: Min. DSCR:** ≥ 1.15

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Debt Coverage Ratio Examples

Purchase, Rate/Term Refinance, or Cash Out:

- Gross Rent = $3,000
- DSCR for Purchase = 0.75
- $3,000 divided by 0.75 = $4,000
- PITIA may not exceed **$4,000** per month

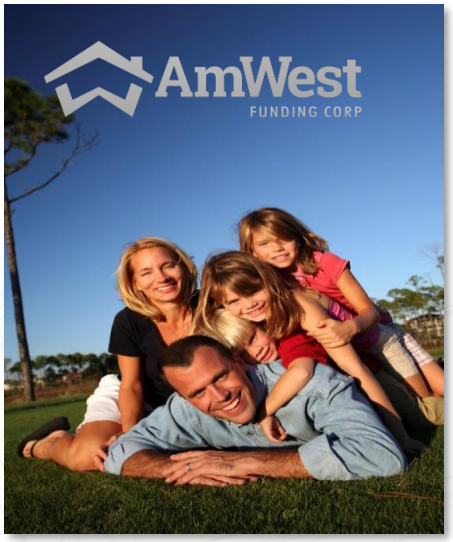
Note: Loans under AIA Investor Program are classified as business loans. Appendix Q & ATR requirements do not apply.

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Investor Advantage Program

First Time Home Buyer / First Time Investor

First Time Home Buyer / First Time Investor is allowed.



- **First Time Homebuyers (FTHB):**
  - ✓ 5% LTV reduction
    - LTV reduction does not apply for Foreign National Borrowers
  - ✓ Minimum Fico – 660
  - ✓ 0X30X12 housing history
    - For borrowers who currently own all property free and clear- may be considered as a 0X30 housing history for grading purposes for each month the property has been owned free and clear.
    - Housing history must be evidenced by **VOR** OR **12 months proof of payment** OR **Credit Supplement.**
    - Borrowers living rent free are ineligible.
    - FTHB living with a spouse are eligible with the following:
      - ✓ Spouse owns the primary residence –
        - Evidence spouse is on title,
        - Evidence of spouse (i.e. Marriage cert., title vesting showing husband and wife, etc), AND
        - Proof of 12-month payment history, or evidence the primary residence is owned free and clear.
    - Foreign National Borrowers – foreign housing history not required.

- **First time Investors:** Borrower(s) may be a First Time Investor

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Investor Advantage Program

Credit Basics

- **Tri Merge Credit Report:** AMWEST Funding will pull credit report unless loan is submitted with one of our approved credit vendors; then broker credit report will be re-issued.

- **Minimum Credit Score:** All borrowers must have a minimum credit score of 620.

- **Minimum 3 Trade Lines:** Borrowers must have a minimum of 3 trade lines on the credit report.
  - Trade lines may be open or closed.
  - At least one seasoned trade line having a minimum 12 months history.
  - When spouse is co-borrower, only one borrower is required to have the credit depth listed above.

  *** The tradeline requirements may be waived when borrower(s) has 3 FICO scores reporting on the credit report.

- **Mortgage Lates:** 1x30 past 12 months

- **Collections / Charge-Offs:** Non-title charge-offs and collections within three (3) years and exceeding $5000 (individually or aggregate) must be paid (medical collections do not have to be paid off).

- **Judgments, Garnishments and Liens:** Delinquent credit (including taxes, judgments, tax liens, mechanics' or materialmen's liens) that affect AmWest Funding's 1st lien position must be paid at or before closing.

Refer to full guidelines for credit requirements.

EQUAL HOUSING OPPORTUNITY

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Credit Report

AmWest Advantage Program requires borrowers' credit to be pulled from one of AmWest's APPROVED credit vendors. *(contact your AE for list of approved vendors)*

If the loan submission contains a credit report from our APPROVED vendors, we will reissue brokers credit report.

Loan Submissions with a credit report from any other credit vendor will require AmWest to re-pull a new credit report for all borrowers.

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Credit Events

Actual Event

- **Bankruptcy, Short Sale, Deed-in-Lieu Bankruptcy (Ch. 7 and 13), Short Sale, Deed-in-Lieu –** None less than two (2) years

- **Foreclosure -** None in the last four (4) years.

Refer to full guidelines for credit requirements.

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Assets

Borrowers must have sufficient liquid assets available for down payment, closing costs and reserves. Funds may be documented with most recent asset document(s):

- Source of large deposit is not required to be documented.
- Acceptable Asset Statements (Account has to be opened more than 60 days):
  - Bank Certification documenting current balance and opening date
  - 2 months bank statement / VOD
  - Bank prepared and stamped 60 days transaction history print-out.

Gift Funds: Allowed.

Stocks, Bonds, and Mutual Funds

- Vested stocks, bonds, and mutual funds (including retirement accounts) may be used for down payment, closing costs, and reserves without any reduction in value:
  - ✓ One hundred percent (100%) of the value of the asset is allowed when determining available reserves.
  - ✓ If the lender documents that the value of the asset is at least 20% more than the funds needed for the borrower's down payment and closing costs, no documentation of liquidation is required. Otherwise, documentation of the borrower's actual receipt of funds realized from the sale or liquidation must be obtained.

Refer to full guidelines for additional information regarding Assets.

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Reserves

Loan Amount / DSCR	Required Reserves
≤ $1.0 M	3 months PITIA
> $1.0 M	6 months PITIA
DSCR <1.00	6 months PITIA

For Refinances Only: Required reserves (above) may be waived when all borrowers have 0x30x12 VOM/VOR and payment on new loan is decreasing.

- Gift Funds allowed.
- Cash value of a vested life insurance policy may be used for reserves. When used for reserves the cash value must be documented but does not need to be liquidated or received by the borrower.
- For Interest Only loans – Reserves (PITIA) are calculated based on fully amortized payment over 30 years

Cash Out from the subject transaction may be used to meet the reserve requirement.

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Appraisal Requirements

Mercury Network

- Appraisal must be ordered through the Mercury Network ordering platform.
- Transferred appraisals are allowed with CDA*. **Maximum of 1 transferred appraisal allowed.**
- ≤ $1.0 MM: One (1) Full Appraisal + CDA* if CU Score is > 2.5 or not available. (When LTV<60% on Purchase/R&T, CDA is only required if CU score is > 4 or not available.)
- > $1.0 MM - $2.0 MM: One (1) Full Appraisal + CDA*
- > $2.0 MM: Two (2) Full Appraisals
- Loan to Value >60%: CDA Required.
- **LTV >70%:** CDA is required with 0% variance. If negative variance is returned, the option to accept the lower value (up to -10%) is allowed, or a 2nd appraisal may be utilized. When using two appraisals, the lower value will be used.

*A Collateral Desk Review must support the value within 10% of the appraised value. If variation exceeds 10% below the appraisal value, then a second appraisal is required. (See guidelines for details)

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Max Number of Financed Properties

- Multiple financed properties with AmWest Funding Corp., by the same borrower is restricted to four (4) properties.

  OR

  A maximum aggregate loan amount of $5,000,000 whichever is less.

- AmWest limits total number of owned properties to 20. Borrower(s) must not have any ownership interest in more than 20 residential properties, including the subject property, as of the Note Date.

Please access guidelines for full details.

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Business Funds

Funds in the borrower's business account(s) ≤ 100% of account balance may be counted toward down payment, closing costs, and reserves. The percentage of account balance used towards the down payment, closing costs, and reserves must be no more than the borrower's ownership of the business.

- Business funds that are in a personal account prior to application may be used for down payment, closing costs, and reserves without restriction.

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Foreign Nationals

Foreign Nationals are eligible:

- Copy of passport, I-94, and Valid VISA. Foreign Nationals allowed to legally travel to and from the United States without Visa are eligible. (e.g., Countries participating in the Visa Waiver Program, Canadian citizens)
- I-94 is only required when the Borrower is already in the United States.
- Borrower must have US address when applying for loan.
- Max number of AmWest financed properties is the lesser of 3 loans or $2,500,000 (total financed amount including subject property).
- Foreign Assets (down payment, closing costs, reserves) must be transferred to an account in the US financial institution prior to ordering the loan documents.
- Impound account required on loans for Foreign National Borrowers / Non-Resident Aliens.

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Full Guidelines and Helpful Checklist

Please access the AmWest Investor Advantage full guidelines online. This will ensure a fast and seamless transaction:

Click here to access AmWest's full guidelines.

In addition, access the AmWest Investor Advantage "Checklist" form online. This is can also be found under the TOOLS tab on the AmWest Correspondent website.

We're determined to be your ***"Lender of Choice"*** with broader loan product selection geared to meet and exceed the needs of ALL your borrowers.

Thank you!

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