

APRIL 2024

LoanNEX[®] MarketINTEL

WHOLESALE EDITION

The Latest Insights Shaping Capital Markets

LoanNEX has all the latest insights shaping the Non-QM mortgage market from the widest spectrum of products, programs, lenders and investors. Last month saw volumes continuing to grow with more and more originators accessing these products for their borrowers!

Market Trends

Loan scenarios priced on LoanNEX hits a new milestone of over 40,000 unique loans. Volume growth remains robust across all channels, with wholesale volume witnessing a remarkable 16% month-over-month increase.

Non-QM volume continues its ascent, driven by strong market support and heightened borrower demand, notably from self-employed individuals and investment property seekers. Spreads for prime jumbo, second homes, and non-QM loans have shown improvement, reflecting the growing market liquidity.

Depositories continue to scale back on portfolio loan options, redirecting focus to non-bank investors. In response, we actively collaborate with lenders and brokers to seek alternative options to meet customer demand and expand their product offerings. With LoanNEX hosting 85% of non-agency products, we stand ready to support you and your team in navigating these changes and growing your business.

Rate Trends: In Q1 2024, 3-30-year Treasury rates experienced an upward shift of 50-75 basis points and the spread between Non-Agency and Agency 30-year fixed rates narrowed by approximately 50 basis points.

Announcement

LoanNEX was established with a mission to provide intuitive and relevant solutions to mortgage participants, facilitating access to a broader borrower base. We are delighted to announce the launch of our services with **Redwood Trust** as their enterprise pricing engine (PPE) and lock management platform.

LoanNEX[®] Market Intel SERIES



Future Market Intel SERIES Dates

May 16, 3:00pm EST

June 27, 3:00pm EST

Wholesale Lenders

ACC Mortgage	First National Bank of America
AD Mortgage	Flagstar Bank
AHL Funding	Foundation Mortgage
Arca Lending	Loan Guys
Angel Oak Mortgage Solutions	Loan Lock Prime
Arc Home Loans	LoanStream Mortgage
AXOS Bank	Logan Financial
Bluepoint Mortgage	Luxury Mortgage
Broadview	Newfi
Capital Alliance	NQM Funding
CLOUT MWB	Ponce Wholesale
Deephaven Mortgage	Solve Mortgage
Developer's Mortgage	Stronghill Capital
Easy Street Capita	Viso Lending

Experience the power of LoanNEX Broker Marketplace: your one-stop hub for Non-Agency wholesale options. Uncover options, test scenarios, and collaborate seamlessly with 25 leading lenders. LoanNEX simplifies the Non-QM program maze, empowering your journey. Log in today and unleash the possibilities. Also accessible on LendingPad for all LendingPad Brokers.

[Schedule a Demo](#)

LoanNEX Integration Partnerships



Encompass

- **Buy-side Enterprise Solution:** Available to all channels for pricing, eligibility and full lock management services in Encompass and TPO Connect.
- **Retail Enterprise Solution:** PPE, lock management and secondary services available for all products or delivered as a Non-Agency specific service to augment your existing PPE services.

Product and Pricing discovery for wholesale brokers.

Your insights drive our service enhancements to meet evolving needs. If you have specific vendors in mind for LoanNEX partnerships, please let us know here.

Wholesale Partner Announcements



Supercharge your lending success with AHL Funding, the Non-QM wholesale powerhouse. Our tailored solutions redefine what's possible, offering brokers a seamless path to 'yes' for every borrower. Backed by a dedicated team of experts, AHL Funding ensures your deals close smoothly, with competitive rates and streamlined processes. Elevate your business with AHL Funding – your strategic ally in navigating the dynamic landscape of Non-QM lending. Join us and unlock a world of possibilities, where every loan is a success story waiting to happen.

For more Information, please contact:
info@ahlfunding.com or call (949) 566-1515.



Fund more loans with LoanLock Prime! We specialize in unique loans and have a broad range of products. February pricing specials with 0.500% bonus on Non-QM for newly locked loans in February.

Our most popular programs include:
DSCR Blanket Loans with No Lender Points, Loans to \$6.25MM.
Down Payment Assistance- Loans to 3.5% of Sale Price/Appraised Value, LTV to 100%.

Contact us today
at marketing@loanlockprime.com or call (855)
671 LOCK, www.loanlockprime.com



If you have a self-employed borrower who you've been struggling to find an outlet for be sure to check out Flagstar Bank's newly unveiled Advantage Bank Statements Plus loan. It offers a lot of extras including No reserves are required on rate/term refis <=65%, asset depletion can be included as supplemental income, and subordinate financing is allowed. Another advantage—the loan comes with fixed, ARM, and interest-only options.

If you are not yet a customer of Flagstar's visit Flagstar.com/why to learn more or email tpoleads@flagstar.com to get in contact with an AE in your area.



Solve Mortgage has recently launched a new Suite of Investor DSCR Programs, which features:

1. No Ratio Loans
2. Vacant Refinances
3. Short Term Rentals & Condotels
4. First Time Investors & Homebuyers
5. Currently Listed Properties
6. Rural Properties
7. 6+ Months Seasoning for Cash Out Refinances
8. 5-10 Unit Apartments
9. 5-8 Units Mixed-Use
10. Only 50%+ of LLC Members
11. LLCs members of LLCs...and more.

Solve Non-QM Smoothly: Superior Rates & Flexible Guidelines.



NQM Funding focuses solely on the Non-QM / Non-Agency space. You can broker your business to us or sell on a Delegated or Nondelegated basis. Key Features:

- Bank Statement loans starting at 660 score, LTV's up to 90% (12mo or 24mo)
- P&L with 2 months bank statements to 90%
- **Loan amounts to \$5,000,000 (higher on exception)**
- DSCR less than 1% (and No Ratio), DSCR up to 10 units, mixed use up to 8 units
- 1099 income
- Asset Utilization to 90%
- ITIN (Full Doc and Bank Statement)
- Foreign National
- Condotels
- 2nd Lien (purchase money or cash out) to \$500,000

Contact us:

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Correspondent - Rudy Orman - rorman@nqmf.com



AD Mortgage

A&D Mortgage announces the launch of our ITIN Mortgage program, offering a unique home financing solution for individuals without Social

Security numbers. Tailored for non-U.S. citizens and residents, this program features competitive rates, a simplified application process, and loan amounts up to \$1 million. Our commitment is to inclusivity and financial empowerment, ensuring that the dream of homeownership is accessible to a wider community. Explore this opportunity and take a step closer to owning your dream home!

LINK: <https://admortgage.com/blog/ad-mortgage-launches-innovative-itin-mortgages/>



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