

LoanNEX[®] MarketINTEL

WHOLESALE EDITION

Interest and Market Trends

Trends across the Non-Agency industry remain strong in both Non-QM and Prime Jumbo. Non-QM interest rates have decreased slightly over the past month, indicating strong investor demand, however agency pricing has seen a slight uptick. This tightening can be attributed to the strong liquidity in the Non-QM market including Second Lien. Second Lien products continue to be a go to option for borrowers to tap the equity in their homes while today's higher rates keep refi options from making economical sense.

LoanNEX is also seeing strong increase in LO engagement in Non-Agency products. More products, more investors and more LOs driving more solutions to borrowers!

Product Trends

- Loans Priced in May exceed \$22B and locked loans were \$1.4B
- Mix of Purchase vs Refi was 67%/33%, respectively, a 1 point increase for Refi. This increase is from investment properties refis and second liens classified as C/O refis
- Doc Type
 - Full Doc down in mix by 2%.
 - Alt-Doc trending up in 1099 and Asset Depletion doc types.

MARKET REVIEW REPORT

LoanNEX NEWS

- LoanNEX 2.0 updates coming soon! We are very excited to launch our updated NexApp and Secondary Marketing enhancements! See our webinar information for more details
 - Expanded second lien product support and enhanced navigation
 - Lock management tools delivering expanded end-to-end lock management tools
- Eloise Schmitz was recently featured on a podcast with Michael Hammond discussing current market trends.
- Congratulations to our CEO, Eloise Schmitz, on being named one of the Progress In Lending Association's Most Powerful Women in Fintech.

Eloise Schmitz named in the Most Powerful Women in Fintech



[Click here to see the full article.](#)

Podcast: Eloise Featured on Fintech Hunting with Michael Hammond



[Click here to listen.](#)



**Navigating Today's Mortgage Market:
Innovations and Opportunities**

June 26 2:00pm CST

Join us for an enlightening webinar that explores the dynamic landscape of today's mortgage market, hosted by the distinguished Eloise Schmitz and Raj Parekh from LoanNEX. As the industry continues to evolve, understanding the nuances of market trends, borrower demands, and technological advancements is crucial for every mortgage professional. This session is designed to arm you with the knowledge and tools to adapt and thrive in an ever-changing environment.

Why Should You Attend?

- Market Insights
- Broadening Product Horizons
- Focused Expertise on Second Liens
- Technology Showcase Introducing LoanNEX 2.0:
 - NEXapp Enhancements
 - Expanded second lien product support and enhanced navigation
 - Expanded end-to-end lock management tools

REGISTER TODAY

Wholesale Lenders

ACC Mortgage
AD Mortgage
AHL Funding
Angel Oak Mortgage
Arc Home
AXOS
Bluepoint Mortgage
Broadview
Capital Alliance
Champions Funding
CLOUT WMB
Deephaven Mortgage
Developer's Mortgage
DG Pinnacle

Easy Street Capital
First Equity Funding
Flagstar Mortgage
Loan Guys
Loan Lock Prime
Loan Stream
Logan Financial
Luxury Mortgage
MC Financial
Newfi
NQM Funding
Ponce Wholesale
Solve Mortgage
Stronghill Capital
Visio 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.

[SIGN IN](#)

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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.



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 $\leq 65\%$, 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.



A&D Mortgage, a leading provider of mortgage lending solutions, is thrilled to announce the unveiling of AIM, the next evolution of its existing Partner portal with AI integration. Short for Artificial Intelligence in Mortgage, AIM is set to revolutionize the mortgage industry, offering an even more streamlined and efficient experience for both brokers and borrowers.

Key features of AIM include:

- 1. Advanced Technology Stack:** AIM leverages an improved tech stack, allowing A&D Mortgage to provide greater customization and expansion of functions for the brokers' specific needs and adapt as the industry evolves.
- 2. Enhanced User Interface:** The revamped user interface offers an intuitive and user-friendly design, making it easier for brokers to navigate the system. Brokers can now complete tasks faster and more efficiently, providing a smoother experience for both them and their clients.
- 3. Cutting-Edge Innovation Enhancement:** Enhanced with cutting-edge technologies, AIM becomes the first in its class to offer an innovative platform catering to both Non-QM and Conventional mortgage requirements.
- 4. Point of Sale (POS) Integration:** The new POS feature enables brokers to send a direct link to the 1003 application to their borrowers without the need to log in to a separate system, streamlining the application process and improving efficiency.
- 5. Compliance and Security:** A&D Mortgage remains committed to the highest standards of data security and regulatory compliance. AIM incorporates advanced security measures and ensures compliance with all industry standards.

For more information on AIM and A&D Mortgage's comprehensive suite of mortgage lending solutions, please visit www.admortgage.com/aim.



Solve Mortgage is proud to announce the launch of its new Non-QM Wholesale Lending platform with an innovative suite of Quick Solutions - Quick Price, Quick Guide, and Quick Submit, which empowers brokers with seamless access to a diverse range of dynamic loan products featuring competitive pricing.

Our comprehensive programs cater to various loan scenarios, including Alt-Documentation for P&L Only, Bank Statement Loans leveraging up to 100% of deposits, 1 Year Tax Return options, Asset Depletion/Utilization solutions, DSCR, Investor No Ratio, and more. This extensive menu of offerings ensures that brokers can effectively address the diverse needs of their clients.

Complementing our Quick Solutions is a team of seasoned In-House Non-QM Account Executives, Account Managers, and Underwriters dedicated to providing unparalleled support to brokers. With their expertise and commitment, we streamline the lending process, facilitating swift and efficient loan closings.

Experience the future of wholesale lending with Solve Mortgage – where innovation meets excellence, empowering brokers to thrive in today's dynamic market landscape.



Capital Alliance offers a comprehensive suite of Non-QM products:

- <1 & No Ratio DSCR
- 2nd Trust Deed [DSCR & P&L Allowed]
- Mixed Use & Up to 10 Units
- First Time Homebuyer and/or Investor
- Alt Income Doc: 12/24 Bank Statements or P&Ls, Asset Utilization, WVOE
- ITIN, DACA, & Foreign National
- MFH & Rural
- Non-Warrantable Condos & Condotels
- LLC & Corporation Borrower Allowed
- Recent Credit Events Allowed

We think “outside of the box” to close your loan. Capital Alliance has the experience and knowledge to find and structure a loan program best suited for your unique borrower’s criteria and needs.



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