

JULY 2024

LoanNEX[®] MarketINTEL

WHOLESALE EDITION

Interest and Market Trends

MBA Forecast for 2024 total volume continues to be reduced as projected rate reductions are not being realized. The 30-year rates have risen over the past month while shorter term rates have fallen. LoanNEX Gold Pricing Index for NonQM pricing continues to tighten to Agency 30-year fixed pricing. The LoanNEX DSCR Pricing Index has converged with LoanNEX Gold Pricing Index as institutional demand for buying investment property loans continues to grow.

Industry Product Trends

The most significant change in product trends in June was a reduction in Investment property loans (as a % of total volume) and an overall increase in mix of purchase loans, specifically full doc loans. The mix of Jumbo volume has been increasing throughout 2024, however June saw a decrease in Jumbo activity for the month.

ACCESS MARKET REPORT

LoanNEX NEWS

Coming Soon! The LoanNEX team has been working hard to expand product access and enhance lock management services with our LoanNEX 2.0. The new services are in pilot testing now and we expect to release to the market in Q4. At LoanNEX, we're committed to improving market access and efficiency in the mortgage industry. Our latest updates will bring a host of new features designed to streamline your workflow and boost productivity.

LISTEN TO REPLAY OF WEBINAR

Passcode: ^=95nrJT

PRO TIPS

Did you know that LoanNEX has a resource center? Get on-demand help with administering your LoanNEX account with tips on adding LO's, managing margins, other admin features like roles and permissions. The resource center is also a great resource for learning more about the robust options for scenario testing, collaboration, and lock

services available in LoanNEX. Check it out!

LoanNEX® Solutions Products Scenario Tester Company Resources Request a Demo

Resource Center

Helpful guides and resources to enhance your LoanNEX experience.

- Qualifier**
 - LoanNEX Qualifier Broker User Guide
 - LoanNEX Qualifier Loan Officer User Guide
 - [See All Qualifier Resources](#)
- Client Admin**
 - LoanNEX Qualifier Seller Admin Setup Guide
 - LoanNEX User Setup Guide
 - [See All Admin Resources](#)
- Eligibility & Pricing**
 - LoanNEX Managing Adjustments Setup Guide
 - LoanNEX Add New Products Setup Guide
 - [See All Eligibility and Pricing Resources](#)

WHOLESALE LENDERS

- ACC Mortgage
- AD Mortgage
- Acra Lending
- AHL Funding
- Angel Oak Mortgage
- Arc Home Loans
- Axos Bank
- BluePoint Mortgage
- Broadview
- Capital Alliance
- Clout wmb
- Champions Funding
- Deephaven
- Developers Mortgage
- Easy Street Capital
- First Equity Funding
- First National Bank of America
- Flagstar Bank
- Foundation Mortgage
- Loan Lock Prime
- LoanStream Mortgage
- Logan Finance Corp.
- Luxury Mortgage
- Newfi
- NQM Funding
- Ponce Mortgage
- Solve Mortgage
- Stronghill Capital
- Visio Lending

FEATURED CLIENTS



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.

Contact us today!

Loans@CAAlliance.com

415-288-9575



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.

SIGN IN

SIGN UP



Copyright © 2024 LoanNEX, All rights reserved.

Want to change how you receive these emails?
You can update your preferences or unsubscribe from this list.