

December 2024



Market & Rate/Product Trends

From all of us here at LoanNEX, we wish you and yours a wonderful holiday season and a successful year ahead!

Over the past six weeks, the yield curve for 3-7 year terms increased over 1.0%, while 30-year rates fell consistently over the past four weeks. Additionally, despite the usual seasonal slowdown in overall loans priced due to the holidays, LoanNEX achieved a milestone in November with a **record-high lock volume of \$1.6 billion.**

Join **Eloise**, CEO & Co-founder of LoanNEX, for *Market Minutes* as she breaks down key trends and shares valuable insights that can help you guide your business decisions.

[ACCESS MARKET REPORT](#)



LoanNEX NEWS

Expanding Mortgage Horizons Article

The Growing importance of Diverse Loan Products as featured in Today's Lending Insights by Eloise Schmitz.

In today's dynamic mortgage landscape, originators, lenders, and investors all face challenges and opportunities. The current environment calls for a broader range of mortgage products, including Non-QM, second lien, and DSCR options.

This article explores why it is so crucial to have access to these products and how the right tools can help lenders thrive in this evolving market.

[Read Article Here](#)

NEW TO LOANNEX



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INTEGRATED PARTNERS



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.

Modern technology for the mortgage industry. LauraMac delivers SaaS solutions that enable valuable insight and powerful control for originating, trading, and reviewing loans.

Empower buyers and sellers with transaction transparency. An intuitive suite of capital markets components that enable deep insight and full control.

FEATURED CLIENTS



Carrington Mortgage Services, LLC (NMLS ID# 2600) is a national lender with a strong focus on the underserved Non-Agency / Non-QM market. Non-Stop Non-QM isn't just a slogan - it's



Happy Holidays from [eRESI](#)! As the year comes to a close, we want to express our gratitude for your continued partnership and extend warm wishes to you and your loved ones. We're excited to kick off 2025

what we do all day, every day. With recent enhancements like a no-ratio option on our DSCR program, Carrington is poised to provide a wide-range of solutions to their Correspondent partners.

- Loan amounts to \$3.5M
- LTVs to 90%
- Credit scores down to 550, alt-doc to 600
- ITIN with bank statements, 1099, P&L or DSCR
- P&L down to 600 FICO
- Mix and match documentation

For more information on these and all of Carrington's full suite of Non-QM Advantage programs, please visit their website (www.carringtoncorrespondent.com) or email Kristi Larue (kristi.larue@carringtonms.com).

with fresh Non-QM opportunities and are hitting the ground running in January! **eRESI's Lisa Schreiber will join panelists at the IMN 2nd Annual Residential Lenders Forum on DSCR & RTL in Aventura, FL. Also, meet with Amer Ahmed, Kris Willoughby, and Lisa Schreiber at the IMB25 Conference in Austin, TX, to explore our latest Non-QM growth strategies.**

We're excited to continue our journey together in 2025 and remain committed to delivering the exceptional service you have come to expect from us. For more information, please get in touch with your eRESI Representative or email sales@eresimortgage.com. Here's to a joyful holiday season and a prosperous new year ahead.



As part of our ongoing commitment to providing innovative solutions, we are proud to announce the launch of a **Correspondent DeliveryOption** for **NON-QM mortgage products**, now available through the LoanNEX platform. This includes

delivery options such as Non-Delegated, Delegated, and Bulk!

What This Means for You:

- **Sharp Pricing:** Benefit from highly competitive rates that will help you offer more attractive products to your clients
- **Aggressive Product Offerings:** Access a range of flexible and tailored NON-QM products, including options designed to meet diverse borrower needs.
- **Exceptional Service:** Our dedicated team is committed to providing top-notch customer service, ensuring a smooth and efficient process for all your transactions.

Why Choose Oaktree Funding for Your Correspondent Business?

- **Competitive Edge:** Take advantage of our market-leading products and pricing to grow your business
- **Approval Process:** Caters to all closed loan sellers ranging from emerging bankers to national models.
- **Dedicated Support:** Receive personalized assistance from our experienced correspondent team, ensuring you always have the help you need.
- **Streamlined Integration:** Through the LoanNEX platform, you can seamlessly access our offerings and manage deliveries with ease.

Explore this exciting opportunity and see how Oaktree Funding can support your growth in the ever-evolving mortgage landscape. For details on how to get started, please reach out to **Darin Judis, EVP Correspondent Lending** at **Djudis@oaktreefunding.com** or 626-716-2556.

CORRESPONDENT INVESTORS

Acra Lending
AD Mortgage

Lone Star Funds
Luxury Mortgage

American Heritage Lending
Angel Oak Mortgage
Arc Home Loans
Athene Asset Management
Bayview
Carrington Mortgage Services, llc
Deephaven
eResi
First National Bank of America
LoanStream Mortgage
Logan Finance Corp.

Maxex
Newfi
Newrez
NQM Funding
Oaktree Funding Corp.
Onslow Bay Financial
Redwood Trust
SG Capital Partners
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Verus
Vista Point
Western Alliance

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