

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](#)



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## LoanNEX PRO TIPS

### Expand Your Lending Options with LoanNEX

Did you know? The LoanNEX Broker Marketplace shows you more than just your approved investors. It displays all LoanNEX Wholesale Investors, along with their products and programs.

This feature allows you to:

- See your current investors in pricing results
- Explore new potential lending partners
- Broaden your loan offering possibilities

[Click here for more information!](#)



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## LoanNEX NEWS

### Expanding Mortgage Horizons: The Growing Importance Of Diverse Loan Products 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](#)

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**NEW TO LOANNEX**



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is now live on 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.



Product and Pricing Discovery for Wholesale Brokers

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## FEATURED CLIENT



Capital Alliance, The Premier Non-Agency/QM, and Private Money Bridge Lender:

Capital Alliance is a wholesale lender SPECIALIZING in Non-QM and Bridge loans. We offer a comprehensive suite of Non-QM products such as 12/24 Bank Statements or P & Ls, Asset Utilization, Property Cash Flow (DSCR), HELOAN, HELOC, and Prime Jumbo. Additionally, we provide Private Money Bridge loans for Fix & Flips or Bridge to Sale.

We deliver efficient & timely services ensuring transparency throughout the loan process. We strive to close your loans on time and provide you with a smooth experience.

We think “outside of the box” to close your loans. 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@calliance.com / 415-288-9575

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## WHOLESALE LENDER LIST

ACC Mortgage

AD Mortgage

American Heritage Lending

Angel Oak Mortgage

Arc Home Loans

Axos Bank

BluePoint Mortgage

Broadview

Business Purpose Capital

Dominion Financial Services

First Equity Funding

First National Bank of America

LendVent Realty Capital

Loanguys

Loan Lock Prime

LoanStream Mortgage

Logan Finance Corp.

Luxury Mortgage

Capital Alliance  
Castor Financial  
Clout wmb  
Champions Funding  
Deephaven  
Developers Mortgage  
DG Pinnacle

Maverick Lending  
Newfi  
NQM Funding  
Pacific Mortgage Capital  
Ponce Mortgage  
Solve Mortgage

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