

November 2024



Market & Rate/Product Trends

LoanNEX saw record highs in loans priced, user engagement, and locked loans with strong demand for broader product sets, including second liens.

The yield curve flattened as 3-7 year rates increased. Additionally, 30-year rates have returned to 7+% over the past month with a slight decline over the past week since the election, driven by market liquidity.

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 PRO TIP

LoanNEX Videos: LoanNEX now offers video trainings in the Resource Center to help you get up to speed with the latest features and enhancements. These brief, step-by-step videos cover everything you need to know and make navigating updates a breeze. [Explore the Resource Center here!](#)



LoanNEX NEWS

LoanNEX 2.0 is live!

Driven by client feedback, LoanNEX 2.0 provides key enhancements giving you the tools for even greater success:

- **Simplified Closed-End Second and HELOC navigation** with a dynamic experience that adjusts based on the loan type
- **Expanded Product Comparison** tools
- **Enhanced Eligibility Q&A features**, ensuring accurate eligibility and pricing
- **New Lock Management features** enhancing workflows throughout the lock life cycle for those who lock on the platform

[Learn More](#)

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

ONSLOW BAY FINANCIAL
An Annaly Company

Did you know that Onslow Bay Financial is buying seconds? We buy both closed end seconds as well as HELOCs. Let your borrowers take some cash out, without losing their low rate first.

Reach out to your sales representative for more information, email sales@onslowbayfinancial.com or call (646)979-1460



Carrington Mortgage Services, LLC (NMLS ID# 2600) is a national lender with a strong focus on the underserved Non-Agency / Non-QM market. With a recent enhancement to include 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](#) or email [Kristi Larue](#).



SG Capital Partners LLC has enhanced its DSCR product offering with a Closed-End Second option, an innovative lending solution that will empower investors to tap into equity. With loan amounts up to \$350,000 and a combined loan-to-value of 70%, this new opportunity is designed to support a greater number of investors

in achieving their financial goals.

The DSCR option comes as an addition to SG's Full and Alt-Doc Closed-End Second which allows loan amounts up to \$750,000 and maximum combined loan-to-value of 90%.



As part of our ongoing focus to provide best-in-class support to our sellers, **eRESI** is rolling out additional features in our Seller closed-loan web portal! Below are a few more ways in which we are improving your experience with us:

Enhancements coming your way in eRESI's web portal:

- Funding Packages available online
- Seller-led reporting capabilities
- Resource Center expanded to include Forms, Training, and Announcements

Plus! Non-Delegated clients have a new portal through our fulfillment partner!

- Easy to use, just upload a 3.4 and Underwriting document requirements
- No credit reissue required
- Notifications and Status dates at your fingertips
- All Delegated Sellers have a Non-Del option if needed

For more information, contact your eRESI Representative or email sales@eresimortgage.com.

CORRESPONDENT INVESTORS

Acra Lending	Lone Star Funds
AD Mortgage	Luxury Mortgage
American Heritage Lending	Maxex
Angel Oak Mortgage	Newfi
Arc Home Loans	Newrez
Athene Asset Management	NQM Funding
Bayview	Oaktree Funding Corp.
Carrington Mortgage Services, llc	Onslow Bay Financial
Deephaven	Redwood Trust
eResi	SG Capital Partners
First National Bank of America	Titan Bank
Flagstar Bank	Verus
LoanStream Mortgage	Vista Point
Logan Finance Corp.	Western Alliance

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