

OCTOBER 2024



Market & Rate/Product Trends

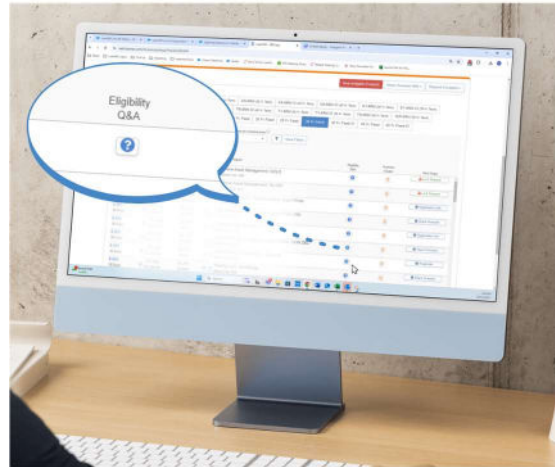
Market volume projections are growing with declining rates through 2026, as demand for Second Lien products holds strong with more investors offering HELOC options. Join **Eloise**, CEO & Co-founder of LoanNEX, for *Market Minutes* as she breaks down key trends and shares valuable insights that can help you guide your business decisions.



[ACCESS MARKET REPORT](#)

LoanNEX PRO TIP

Click on the "?" in the pricing table to access each Lender's customized Q&A. This series of Y/N questions will guide you through everything you need to know for that specific Lender Program, adjusting pricing and eligibility based on your answers. No more endless guessing or time-consuming research!



LoanNEX NEWS

2.0 Launch has Officially Begun

This major update brings significant enhancements to our platform, designed to streamline processes and improve user experience for mortgage professionals. Key enhancements include:

- Simplified **Closed-End Second and HELOC navigation** with a dynamic experience based on loan type
- Expanded **Product Comparison** tools
- Enhanced **Eligibility Q&A features**, supporting updates through the loan process
- Additional **Integrated Lock Management** features for those who lock on the platform

Experience the power of LoanNEX 2.0 and discover how it can transform your mortgage business. Contact us today for a demo or to learn more about our enhanced 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.

UPCOMING EVENTS

Connect with our experts in Denver.
Schdule your meeting at MBA now! >>>>



FEATURED CLIENTS



A&D Mortgage is proud to announce that our joint venture with Atlas Merchant Capital marks a capstone achievement in our journey to becoming the #1 Non-QM lender. This strategic partnership strengthens our \$7 billion mortgage securitization platform and reinforces our leadership in the Non-QM market. With the recent closing of a \$370 million transaction backed by mortgage collateral, we continue to drive innovation and provide unparalleled investment opportunities. This collaboration is a pivotal step in our ongoing growth, solidifying A&D Mortgage as the premier destination for Non-QM lending solutions.

For more information: <https://admortgage.com/blog/non-qm-lending-growth/>



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](#).



Vista Point is proud to announce the successful closing on 9/26/24 of our \$227 million closed end 2nd lien securitization, Vista Point Securitization Trust 2024-CES2. This follows the company's pioneering \$334 million VSTA 2024-CES1 securitization which closed in May of this year. With over \$5.8 billion of production, including over \$800 million of CES volume, Vista Point is an established leader in nonagency mortgage across 1st lien and home equity-based products. Our closed end 2nd lien platform sets the standard for product innovation, customer service and capital markets execution.



 Are you heading to the MBA Annual this month? Come meet with eRESI Mortgage! It's a perfect time to discuss how our combination of pricing, client service, and purchasing turn times can elevate your business today. We've seen tremendous growth in the Non-QM space and want to help you leverage that momentum.

To schedule a meeting, please get in touch with your eRESI Representative or email us at 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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