

## March 2026



### Market & Rate/Product Trends

The Non-QM sector continues to be the fastest-growing segment of the mortgage market. MBA projections continue to show flat volume expectations through 2028 with a slightly increasing rate environment. With refi activity limited primarily to opportunistic transactions and investment property C/O refi volume, the majority of volume is expected to come from the purchase market.

Last month, the Non-Agency market reported a record month, which was partially driven by an increase in the share of Full-Doc and Jumbo activity. Investment property and DSCR continue to be a significant driver of volume, as does Alt Doc for self-employed borrowers.

The teams winning in a flat market are the ones with access to the right products across the full borrower spectrum. To stay competitive, make sure your originators can serve both Agency and Non-Agency needs - and that you're ready for every doc type walking in the door.

**Find out how LoanNEX can help - [schedule a mtg today!](#)**

ACCESS MARKET REPORT

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### Announcements




## Coming Soon: LoanNEX is Integrating with Meridian Link!

[Click Here to Learn More!](#)

### Events

#### **MBA Secondary in New York**

**LoanNEX is headed to MBA Secondary** May 17-20, and we're not just attending, we are transforming the conversation.

 If you can't see it, you can't sell it. Let's fix that.

 [Book time with us in New York!](#)




### Pro Tips

#### **Secondary & Lock Desks: Control LO Pricing**

Whether you're evaluating LO access or want more control over how pricing is displayed, Exchange Seller Settings let you customize how Loan Officers interact with LoanNEX while maintaining lock desk oversight. With LoanNEX, you can:

- Setting margin-adjusted pricing views for LOs
- Customize investor and product access by user
- Apply customized lock cushions
- And more!



 [Click here to request your personalized training](#) with us today!

## New to LoanNEX



Is going live soon on LoanNEX!



Second Lien products are live on LoanNEX!



Is live on LoanNEX!



## FEATURED CLIENTS



Hundreds of lenders now have [access to top-tier insurance capital Jumbo pricing](#) on the MAXEX platform, with early adopters already locking in on higher margins. As a LoanNEX client, you can check out the pricing right now and see how it compares to your current offering. The best part? By plugging directly into MAXEX's streamlined operational



Professional Investor pricing remains highly competitive, giving you a strong advantage when working with experienced real estate investors focused on expanding their portfolios. Oaktree Funding's product supports 5–10 unit properties and 2–8 unit mixed-use, along with cross-collateralized blanket loans for 2 to 25 properties. With loan amounts up to \$4.0 million and LTVs up

processes, lenders **gain premium pricing without sacrificing quality**. [Contact MAXEX today to lock in](#) and dominate the spring buying season.



March momentum at Vista Point Mortgage starts with a record February. February marked one of our highest lock months to date — a strong signal of the momentum building across our correspondent channel. This achievement reflects the strength of our partnerships, disciplined execution, and shared commitment to delivering dependable lending solutions in a dynamic market.

At Vista Point Mortgage, success is driven by a partner-first mindset, responsive support, and programs designed to help our clients compete and grow.

As we move further into 2026, we're building on this momentum with strategic investments in technology to streamline workflows, enhance digital tools, and create a more efficient, scalable experience. Our focus remains simple: make it easier to do business while maintaining the service and reliability you expect.

With February setting the pace, we're energized for what's ahead and look forward to continued growth together.

Learn more at [VistaPointMortgage.com](https://VistaPointMortgage.com).



Arc Home updated Alt Income guidelines to provide added flexibility for self-employed and alternative income borrowers.

Enhancements include:

- ◆ New fixed 50% expense ratio option on Bank Statement loans

to 75% on purchases and rate and term refinances, you have the flexibility to structure deals that align with a wide range of investment strategies.

The product requires at least one year of investment property ownership within the past three years, ensuring seasoned borrowers and stronger files. DSCR options starting at 1.0+ or 1.10+, Interest Only features, and fixed or ARM terms allow investors to tailor financing to their cash flow goals.

Combined with clear guidelines and a streamlined submission process, this product positions you to deliver efficient executions and win more investor business!



Onslow Bay Financial would like to thank its correspondent partners for a record-setting 2025. Our channel funded ~\$16.5B in loans and completed 29 securitizations totaling \$15.2B in proceeds.

With a full suite of Non-QM, Agency 2nd Home / Investor, CES, HELOC, and Jumbo products, Onslow Bay offers unparalleled product flexibility and superior secondary market execution. New technological innovations like our Laminr bank statement calculator help streamline purchases.

Interested in learning more about how our products, pricing, and technology can work for you? Please reach out to [OBSales@onslowbayfinancial.com](mailto:OBSales@onslowbayfinancial.com).



[SG Capital's](#) Non-QM offering continues to gain momentum as more borrowers move beyond conventional guidelines and into flexible financing solutions. From bank statement programs to DSCR options for investors, our Non-QM suite is built for today's real-world income scenarios.

- ADU rental income permitted on 1-unit primary residences
- Expanded use of 1099 income held in an LLC

Contact Elliott @EGrumer@ArcHome.com to learn more.



**Your next step to a stronger correspondent partnership starts here.**

[BPCorr.com](http://BPCorr.com) | (949) 771-2305 | Contact us today!

#### Product Highlights:

- **12-Month Bank Statement, P&L Highlights:**
  - Max Loan Amount \$4MM
  - Min. FICO 620
  - Max LTV: 90%
- **Closed End Seconds**
  - 90 % Max CLTV
  - Max Loan \$500,000
  - Min. FICO 680
- **DSCR Highlights:**
  - Min. FICO 640
  - Max Loan Amount \$3.5MM
  - DSCR  $\geq$  1.00 option available
  - Max Cash-In-Hand: Unlimited



#### **ADAMAS is Purchasing DSCR Loans!**

We are actively rate-locking DSCR loans! We can sign off on your underwriting guidelines, or you may use ours. You'll find our pricing just as competitive as other leaders in the market. To get connected and learn more reach out to us at [Lockdesk@adamasreit.com](mailto:Lockdesk@adamasreit.com).

As the self-employed population grows and investor activity remains strong, Non-QM is capturing greater market share nationwide. This is not about higher risk. It is about serving qualified borrowers with complex income profiles through disciplined underwriting and common-sense flexibility. SG Capital is proud to be at the forefront of that growth.

We are also preparing an exciting guideline update designed to create even more opportunity for your pipeline. Stay tuned.

As Jerry Maguire said, "Show me the money." With SG Capital's Non-QM solutions, you can show borrowers the way.

[Follow us on LinkedIn](#) for your front-row seat to all things Non-QM, SG Capital insights, and the opportunities shaping tomorrow's lending landscape.



#### **Second Homes with 15% Down (Better Than Agency?)**

Second home demand hasn't disappeared; it's evolved. Today's buyers need flexibility that agency financing doesn't always provide.

American Heritage Lending offers **up to 85% LTV on second homes (just 15% down)** with pricing that is competitive, and in some scenarios, even better than agency options.

#### **Program Highlights:**

- Up to 85% LTV (Purchase Only)
- Jumbo loan amounts eligible
- Minimum 720 FICO
- Full Doc, Bank Statement & 1099 income allowed
- Interest-Only options up to 85%

High-income and self-employed borrowers continue driving second-home demand, yet agency overlays, reserve requirements, and pricing hits can complicate approvals. Our flexible documentation and competitive pricing helps you



### **Introducing the HomeXpress Mortgage Non-Delegated Correspondent Channel!**

With 10 years of dedicated experience in Non-QM lending, HomeXpress provides the proven expertise and stable platform you need to close even your most complex files. We know how to close Non-QM loans, and we are ready to prove it.

Consumer Purpose: Self-Employed-Bank Statements, Cash Out Refinances, Credit Events, Loans up to \$4 Million, and Asset/P&L Programs.

Business Purpose: DSCR (LTR and STR), DSCR 5-8 Units, LTVs up to 80%, Condotels/Non-Warrantable Condos, and Foreign Nationals.

To explore partnership opportunities and learn more about our NDC program, please reach out to [marketing@homexmortgage.com](mailto:marketing@homexmortgage.com)



### **\$56B in Foreign Demand. One Partner Built for It.**

Foreign buyers spent \$56B on U.S. residential real estate last year — a 33% surge and the first annual increase since 2017 according to NAR.\* For correspondent lenders, that volume means complex files landing on your desk. You need a Non-QM partner who won't flinch.

[Logan Finance's Foreign National program](#) requires no U.S. credit score, no credit reference letters, and no minimum tradelines. Full-doc second-home loans reach \$3M with 50% max DTI. Business-purpose DSCR loans go up to \$2M at a minimum 1.0 ratio. Both offer up to 75% LTV on purchases, interest-only options, and non-warrantable condo eligibility.

Logan's scenario desk and specialized underwriters handle cross-border documentation, so your pipeline keeps moving. Let's talk execution: [bizdev@loganfinance.com](mailto:bizdev@loganfinance.com).

structure cleaner, more attractive offers.

If you have a client considering a lake house, beach property, or lifestyle move, this is a strong solution.

### **Price your next 2nd home scenario in our pricing engine today and see how 15% down can turn into a closed deal.**

[James.Gueltzow@ahlend.com](mailto:James.Gueltzow@ahlend.com)

Not yet a partner with American Heritage Lending? Join us today at [ahlendtpo.com](http://ahlendtpo.com) and start offering smarter solutions!



### **BIG expansions are coming to Newfi Correspondent!**

We're pushing out exciting new enhancements on all 3 of our loan programs on March 16th. These expansions are designed to position you better in the market and help you grow your business.

Want our new guidelines delivered directly to your inbox? Reach out to your Account Executive today.



**eRESI has enhanced our Non-Delegated Correspondent Program to give lenders a competitive *EDGE* in Non-QM growth.** Our updated process delivers greater transparency and strategic advantages that can help lenders scale confidently. Backed by a team with over 30 years of experience in the Non-Agency market with flexible liquidity solutions and institutional capital you can count on — we're ready to help you. Join our webinar on March 19<sup>th</sup> to learn more! [Contact us today to learn more.](#)

**Connect with us at the 42nd Annual MBANJ Regional Conference (March 22–24, Atlantic City), where eRESI is a proud sponsor.** Lisa

**Your Experience. Your Advantage.**

Logan Finance Corporation | NMLS #127722

\* *NAR, 2025 International Transactions in U.S. Residential Real Estate, July 2025.*  
<https://go.loannex.com/e/1038493/l-estate-report-07-09-2025-pdf/4864/1758587816/h/t9ilylorWyjUind1XHU4PYi btXtKmMk3j3l4tLuz9oI>

Schreiber will be speaking on the Non-QM – Non-Traditional Products panel, sharing insights and actionable Non-QM strategies.

**Know a Non-QM Hero driving innovation in your organization?** [Nominate them](#) and you'll both receive exclusive swag, plus a chance to win Meta Glasses and be featured in our Non-QM Hall of Fame.

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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.

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## CORRESPONDENT INVESTORS

Acra Lending  
 AD Mortgage  
 ADAMAS  
 American Heritage Lending  
 Angel Oak Mortgage  
 Arc Home Loans  
 Arch Mortgage Funding  
 Athene Asset Management  
 BluePoint Mortgage  
 Carrington Mortgage Services  
 Champions Funding  
 ClearEdge Lending  
 Deephaven  
 eResi  
 First National Bank of America

Lone Star Funds  
 Luxury Mortgage  
 Maxex  
 Newfi  
 Newrez  
 NQM Funding  
 Oaktree Funding Corp.  
 Onslow Bay Financial  
 PennyMac  
 PHH Mortgage  
 Redwood Trust  
 SG Capital Partners  
 Silver Hill Capital  
 The Money Source  
 Titan Bank

HomeXpress  
LenderMac  
LoanStream Mortgage  
Logan Finance Corp.

Verus  
Vista Point  
Western Alliance

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**SIGN IN**

**SIGN UP**



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