

February 2026



Market & Rate/Product Trends

2026 started with a bang! January numbers were up significantly across active users, loans screened, and locks submitted. Rates dipped mid-month, sparking some refinance activity, which was partially responsible for the uptick. Demand continues to grow for investment properties, self-employed borrowers, second lien options, and Agency alternatives.

Current projections show rates increasing over the next two years, meaning any increases in refis will be opportunistic. Purchase inventory has been slowly improving, which should result in a *slight* increase in purchase volume in 2026.

We continue to recommend that teams ensure their originators have access to both Agency and Non-Agency options. To stay competitive, you need to serve the full market. **Protect your share, retain strong LOs, and recruit into demand.**

Don't miss out on serving the WHOLE market.

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

ACCESS MARKET REPORT

Announcements

Maximize Your LoanNEX Experience

New to LoanNEX or looking to optimize your workflow? Our team offers **personalized 1-on-1 sessions** to walk you through key features, customize your settings, and help you get the most out of the platform.



[Schedule a quick session today!](#)

On this episode of The FinTech Hunting Podcast

Host Michael Hammond is joined by Eloise Schmitz, CEO and Co-Founder of LoanNEX, for an expert analysis on the forces reshaping mortgage lending in 2026 — from non-agency momentum and pricing execution to investor eligibility and tech-driven innovation.

If you're in lending, capital markets, or fintech, this isn't just another industry update — it's your playbook for the year ahead.



👉 [Click here to watch now!](#)

LoanNEX Broker Marketplace

Managing multiple lender websites can slow you down when searching for the right loan products. With **Broker Marketplace**, you can:

- **View all approved lenders in one place** - eliminate the hassle of logging into separate portals.
- **Discover new lenders** you're not yet approved with, giving you access to new non-agency programs.
- Use the **dynamic PPE** with an upfront **eligibility Q&A** to guide you through complex loan scenarios, ensuring **accurate pricing**.



👉 [Sign up today](#) using code **CONNECT30** and get the **first 30 days FREE!**

New to LoanNEX



Is going on LoanNEX!



Non-Agency is live on LoanNEX!



LoanNEX Pro Tips

Unlock Retail Pricing Power in Encompass

Did you know LoanNEX offers a **full-service retail PPE** inside Encompass? Seamlessly integrate pricing and eligibility tools into your workflows.

- ✓ **More product options:** Non-Agency, Closed-End Seconds, DSCR, and more
- ✓ **Dynamic eligibility** for precise pricing adjustments
- ✓ **Integrated lock management** for a smoother lock process
- ✓ **Configurable settings** to support management and lock desk policies

Enhance your retail business with smarter, faster, and more flexible tools—built for today's market.

👉 [Click here to Learn More!](#)

FEATURED CLIENTS

FUNDLOANS

Experience super jumbo redefined. [FundLoans](#) is a top-tier non-QM wholesale lender, offering non-traditional solutions for non-traditional borrowers.

- First lien loan amounts up to \$6M
- Qualification methods include bank statements, P&L only, DSCR, asset allowance & assets only, 1099, WVOE, and full doc
- Standalone 2nd up to \$1M with bank statements, P&L only, full doc, and up to \$750K with DSCR, WVOE, and 1099
- Up to 90% CLTV on 1st and 2nd liens
- No ratio DSCR down to 0.0
- 2 ADUs ok
- Assisted living by exception
- Programs with no title seasoning, no cash-out seasoning, 1-month listing seasoning

Find all our pricing on LoanNEX! Let's fund loans together.



Arc Home's DSCR program is designed to expand investor eligibility while keeping the process simple. Highlights include:

- Gift funds allowed for down payment and closing costs
- STR income permitted for first time investors
- Seller concessions up to 6%
- No sourcing of deposits, reducing documentation
- Eligible for non-warrantable condos and condotels

Contact John Gibson
(Jgibson@archome.com) to learn more.



Boost Your ITIN Approvals this February, Partner with ACC Mortgage

This February, help more clients fall in love with the path to homeownership, even without a Social Security Number. Our ITIN products are designed for qualified borrowers who file taxes with an ITIN and need flexible financing options with programs offering up to **85% LTV**.

Instead of turning away strong borrowers due to traditional guideline limits, you can offer a solution that expands opportunity and strengthens your pipeline. With decades of Non-QM experience, **ACC Mortgage** provides consistent underwriting, scenario support and dependable execution for complex files.

More approvals mean more relationships, more referrals and more closed loans. Make February your month to grow ITIN production.

Connect with your National Account Executive and submit your ITIN scenarios today, visit accmortgage.com or price your next loan at nonqmpricer.com and get started now.



5th Street Capital is your high-performance partner for non-QM lending, delivering fast, flexible, and forward-thinking mortgage solutions that help you close more deals and expand your borrower reach. From self-employed borrowers and real estate investors to foreign nationals and complex income profiles, our common-sense underwriting and expansive product suite make tough scenarios achievable.

New Cannabis Income Program – Bank Statement & Full Doc Options Now Available

As lending guidelines continue to evolve, American Heritage Lending is excited to introduce our **Cannabis Income Program**, designed to help brokers say “yes” to more qualified borrowers in legalized markets. Eligible cannabis-related income may be used on **select 1099, Bank Statement and Full Documentation loan programs**, opening the door to a fast-growing, underserved borrower segment.

Eligible borrowers include **W-2 wage earners** employed by licensed cannabis dispensaries, **dispensary owners** qualifying with full doc and/or bank statement income, and borrowers who work for or own **CBD-only businesses**. Ownership scenarios require disclosure of percentage ownership.

All cannabis activity must be legal in the state of operation, and dispensaries must hold a valid **state-issued license**. Income derived from cannabis cultivation or transportation businesses is not permitted. This program expands pipeline opportunities and gives brokers solutions many lenders still can't offer.

Run your next loan scenario on LoanNex to see how AHL's Cannabis Income program can give you the edge. James.Gueltzow@ahlend.com

Not yet a partner with American Heritage Lending? Join us today at ahlendtpo.com and start offering smarter solutions!



Tired of hearing No on deals that barely miss conventional guidelines?

Newfi Wholesale niche Non-QM solutions are designed to help you get more borrowers to the closing table with:

- ✓ Competitive Pricing available right inside LoanNEX
- ✓ Common-Sense Exceptions on our entire Non-QM product suite
- ✓ Loan Amounts up to \$5M and up to 90% LTV

Why Top Originators Choose 5th Street Capital:

- Loan amounts up to \$5 million
- Bank Statement programs with expense factors as low as 15% and no CPA letter
- Foreign National loans up to 80% LTV
- No-ratio DSCR up to 75% LTV, including vacant and short-term rentals
- Asset depletion with no pricing hit
- Closed-end seconds, even eligible behind interest-only first mortgages
- Condotels, leased land, TIC, mixed-use (2–4 units)
- 90% LTV up to \$1.5M with standout pricing

We're growing fast and expanding our AE team. Partner with 5th Street Capital and close more deals.

Wholesale Focus. Non-QM Expertise. Broker Success.



Stop Trading Your Borrowers' Low Rates for Liquidity

Are your clients sitting on a goldmine of equity but feel trapped by their 3% first mortgage? Help them avoid a high-rate cash-out refinance.

At **Castor Financial**, our **Non-QM 2nd Lien Equity Loans** allow your borrowers to tap into their home's value while keeping their low-rate first mortgage exactly where it belongs: *untouched*. Whether they need funds for debt consolidation or home improvements, we provide the liquidity they need without the "rate-shock."

Ready to see the numbers? Price our Non-QM second lien options in LoanNEX today!

Struggling with a complex scenario? Join us for **NMP's Deal Desk on February 18th**. We'll be walking through difficult cases and showing you how our **Prime Plus** program helps you capture more volume and close the deals others can't.

on Non-QM

- ✓ Investor-focused options with STR on DSCR
- ✓ 8 Ways to Qualify Self-Employed Borrowers
- ✓ Full Doc & Bank Statement Closed-End

Seconds

At Newfi, we're always finding new ways help you say YES to more borrowers!



First Equity Funding: Financing for Real Estate Investors

Fix & Flip Loans - Funding for up to 90% of purchase and 100% of rehab costs.

DSCR Rental Loans - Qualification based on property's cash flow (including short-term rentals with AirDNA analytics), no DTI or personal income verification required.

Ground-Up Construction Loans - Financing for land acquisition and construction costs.

Rate/Term and Cash-Out Refinances - Unlock equity quickly with minimal documentation.

Competitive Rates - Nationwide Lending (40+ States) - Common-Sense Underwriting

Contact us today to learn how we can help you scale your investment portfolio!

(732) 359-7800

info@fefunding.com

www.fefunding.com

[Register today](#) and save the date — we'll see you there.



Self-Employed Borrowers? Tax Returns Don't Tell the Whole Story.

This tax season, help your self-employed borrowers qualify without the W-2 roadblock. [Logan Finance](#) offers three flexible solutions: Bank Statement loans up to \$3.5M using 12-24 months of deposits, 1099 loans for contractors and gig workers, and P&L loans up to \$3M with CPA-prepared statements, and three months bank statements. All programs feature a 660 minimum FICO and support primary, second home, and investment properties.

Logan's scenario desk delivers income calculations quickly, often within a day, and white-label marketing materials to help you close faster. We work hard to make non-QM easy.

Turn tax season challenges into closed loans. Contact bizdev@loganfinance.com today. NMLS ID #127722.

INTEGRATED PARTNERS



Encompass Buy-side Enterprise Solution: Available to all channels for pricing, eligibility and full lock management services in

Modern technology for the mortgage industry. LauraMac delivers SaaS solutions that enable valuable insight and powerful

Encompass and TPO Connect.

control for originating, trading, and reviewing loans.

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.

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

WHOLESALE INVESTORS

- ACC Mortgage
- AD Mortgage
- AHL Funding
- American Heritage Lending
- Angel Oak Mortgage
- Arc Home Loans
- Axos Bank
- BluePoint Mortgage
- Broadview
- Capital Alliance
- Castor Financial
- Carrington Mortgage Services
- Champions Funding
- ClearEdge Lending
- Clout wmb
- Deephaven
- Developers Mortgage
- Dominion Financial Services
- First Equity Funding
- First National Bank of America
- FundLoans Capital
- LoanLock Prime
- LoanStream Mortgage
- Logan Finance Corp.
- Luxury Mortgage
- Maverick Lending
- Newfi
- NQM Funding
- Park Place
- PennyMac
- Ponce Mortgage
- TheLender
- Thunderbird

SIGN IN

SIGN UP



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