June 2026

LoanNEX® MarketINTEL
CORRESPONDENT EDITION

Market & Rate/Product Trends

With mortgage rates holding around 6.5% and no real changes expected over the next two years, industry forecasts continue to project flat volume driven by purchase and opportunistic refi activity. Loan activity slowed slightly in May as rates increased, reducing refi activity. Owner-occupied purchase volume did increase while second-lien and cash-out refinance solutions continued to provide borrowers with valuable access to home equity.

Non-Agency momentum continues to accelerate. First quarter issuance reached $61 billion, up 81% from the same period last year, pushing Non-Agency MBS share of the market to its highest level since 2008. Strong liquidity is tightening spreads to Agency, opening opportunities for other competitive alternatives for originators. With continued growth by private capital and evolving banking regulations, growth in capital demand is outpacing origination growth, creating unique opportunities for originators to serve more borrowers with more options.

The need to access expanded product options continues to grow, making the right technology critical for staying competitive. Teams need tools that can accurately navigate complex borrower scenarios, surface expanded product opportunities, and grow your volume.

LoanNEX continues helping lenders uncover more opportunities, access expanded product options, and compete effectively in today's evolving Non-Agency market.
Schedule a demo today!

ACCESS MARKET REPORT

Pro Tips

🚀 Simplify Second-Lien Discovery

Second liens are creating new opportunities for lenders and originators, but navigating product options and eligibility requirements can be challenging.

LoanNEX guides users through the process with dynamic eligibility screening, product discovery tools, and integrated pricing that help identify viable Closed-End Seconds and HELOCs faster and with greater confidence.

👉 Uncover more second-lien opportunities with LoanNEX. Our team is here to help.

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[Schedule a training session] to get started!

Request a Meeting

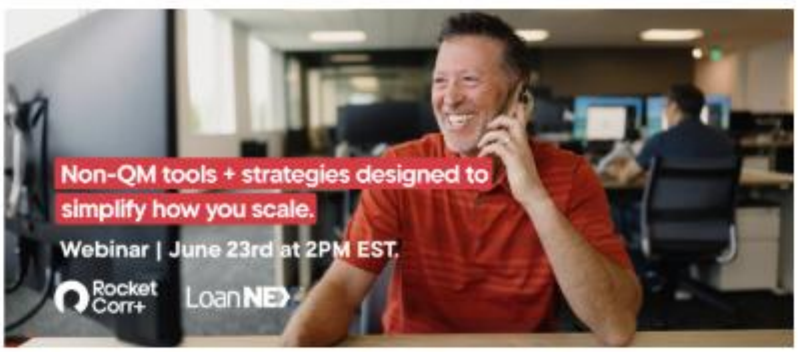
Announcements

AmeriHome mortgage

A Western Alliance Bank Company

Non-Agency is live on LoanNEX!

Events



📍 LoanNEX is Joining Rocket Corr+ for a live non-QM Webinar

Learn how to expand borrower eligibility, identify more opportunities, and simplify non-QM execution through a connected workflow powered by LoanNEX and Rocket Corr+.

Join us on June 23rd! Topics include:
- Current non-QM trends and growth opportunities
- The Rocket Corr+ difference in non-QM Delegated Correspondent
- How LoanNEX simplifies pricing and eligibility discovery
- Best practices, execution guidance, and live Q&A

Whether you're exploring non-QM for the first time or looking to grow your existing volume, this session will provide practical insights you can put to work immediately.

Register today: Click here!

Register Now!

📍 Roundtable Replay: Stop Leaving Loans on the Table

Too many opportunities are missed simply because originators don't know where to place complex borrower scenarios.

Watch the replay of this Roundtable discussion with **LoanNEX, Logan Finance, and Newfi** to learn how Non-Agency products can help you serve more borrowers, uncover new opportunities, and grow production.

Watch the Replay!

FEATURED CLIENTS

OAKTREE FUNDING CORP.

Ever have a borrower who needs liquidity but refinancing their low first mortgage rate doesn't make sense?

That's exactly why we built our Equity Advantage Closed-End Second program.

At Oaktree, we help correspondent partners structure second lien solutions with fewer roadblocks. Loan amounts range from $150K–$750K, with up to $1M available case-by-case. Borrowers can access equity while keeping their existing first lien intact.

We offer full doc, bank statement, 1099, and P&L options, plus CLTVs up to 90% for qualified borrowers. Fixed rate structures and straightforward guidelines help keep files moving smoothly.

When your clients need flexibility, you need a correspondent partner built to deliver.

Call us today at 800-521-3911
www.oaktreecorrespondent.com

MEGA CAPITAL FUNDING, INC.

GET THE PRICE ADVANTAGE FOR BANK STATEMENT LOANS
Competitive Pricing. Flexible Solutions. 5-Star Execution.

Looking for a strong Bank Statement loan solution with competitive pricing? Mega Capital Funding delivers a sweet spot scenario designed to help you win more business and better serve self-employed borrowers.

THE SWEET SPOT
✓ 12 Months Bank Statements
✓ 720 FICO
✓ Primary Residence | SFR
✓ 80% LTV
✓ 2% Rebate
✓ Available in All Mega Approved States

SIMPLE ELITE LOAN PROGRAM
Flexible Bank Statement solutions built for today's self-employed borrowers — designed to help brokers close more loans with competitive pricing and smooth execution.
Whether you're structuring a tough scenario or looking for pricing that helps you win, Mega is here to support your success.

Expand Your Non-QM Takeout Options with BluePoint Correspondent

Select **BluePoint** as an investor in LoanNEX today to review pricing, eligibility, and takeout opportunities for Non-QM production.

Product Highlights:

- **12-Month Bank Statement, P&L Options:**
  - Loan amounts up to $4MM
  - Min. FICO 620
  - Up to 90% LTV
- **Closed End Seconds:**
  - Up to 90% CLTV
  - Loan amounts up to $500,000
  - Min. FICO 680
- **DSCR Options:**
  - Min. FICO 640
  - Loan amounts up to $3.5MM
  - DSCR ≥ 1.00 option available

BPCorr.com | (949) 771-2305 | Become a Partner

Expand Your Second Lien Lending Options with Arc Home

Arc Home's Closed End Second Mortgage program now offers additional flexibility for self-employed borrowers and those with non-traditional income sources, helping correspondent lenders qualify more borrowers while preserving their existing first mortgage. Highlights of the program include

- 1 Year Full Documentation and 12 and 24 Month Bank Statement Options
- Minimum 660 FICO for Alt Income Transactions
- Loan Amounts up to $500,000

to support your success.

For more information or to partner with Mega Capital Funding, visit:
www.mcfunding.com
Experience 5-Star Lending with a trusted partner since 1998.

🚀 ADAMAS (Formerly NYMT) 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**.

Get Ready for Summer Purchase Season With 90% LTV

As summer purchase activity begins to build, now is the time to help borrowers get positioned before competition increases. Spring and early summer continue to represent the busiest periods for home buying activity, making affordability and down payment flexibility more important than ever. American Heritage Lending gives brokers a powerful advantage with up to 90% LTV on Owner-Occupied Purchases, paired with competitive pricing on high-LTV Non-QM solutions.

Program Highlights:
- Up to 90% LTV on Owner-Occupied Purchases
- NO MI required
- Includes 2 to 4 unit properties
- Competitive pricing for high-LTV Non-QM loans
- Flexible qualification options
- Preserve borrower cash reserves
- Strong solution when traditional guidelines fall short

For buyers who need greater leverage, flexibility, and a path to homeownership without waiting years to save additional funds, this program creates opportunities.

Whether your borrower is self-employed, commission based, or relies on alternative income documentation, Arc Home's enhanced Closed End Second program provides more ways to get the deal done.

Contact John Gibson at Jgibson@ArcHome.com to learn more

LOGAN FINANCE

High-Performing Non-QM Correspondent Partner with a Focus on Consistency

1. **Pricing Execution** - We know what we want
2. **Operations Support** - High touch communication
3. **Scenario Driven** - assistance from real experts
4. **Marketing / Training** - assistance to help drive more business

Contact Chuck Vaughn to Access Logan Pricing

Logan Finance Corporation | NMLS #127722 | Equal Opportunity Housing Lender

Newfi

Hercules Full Doc Non-QM is designed for flexibility

so you can take on more complex loans with confidence, backed by a streamlined process, dedicated support, and competitive pricing.

- Loan Amounts to $3.5MM
- Up to 50% DTI
- Credit Scores to 660+
- Up to 90% LTV on Purchase
- Combine or "Stack" Multiple Income Types to Qualify
- Non-Occupant Co-Borrowers Allowed on Purchase & Rate/Term Refinances
- Available on Primary, Secondary, and Investment Properties
- 30 & 40-Year Fixed Rate and 30 & 40-Year Interest Only

Start working with us today and find new ways to scale your business! Reach out to your Account Executive today or find our pricing in LoanNEX.

Price your next scenario today and build your summer purchase pipeline with AHL.

James.Gueltzow@ahlend.com | ahlendtpo.com

Not yet partnered with American Heritage Lending? Join us today at ahlendtpo.com and start offering smarter solutions to your clients.

LENDERMAC
NMLS 2124167

Heat Up Your Pipeline This Summer with LenderMAC Correspondent

Summer is the perfect time to create new opportunities, strengthen relationships and keep your pipeline moving. At LenderMAC Correspondent, we provide the Non-QM solutions, responsive service and dependable execution you need to make the most of every lending opportunity.

Whether you're helping self-employed borrowers, real estate investors, ITIN borrowers or clients with unique income scenarios, our flexible programs are designed to qualify more borrowers and help you close more loans.

From DSCR and Bank Statement programs to ITIN and Alternative Documentation solutions, LenderMAC offers the tools to help you stand out in a competitive market. Combined with streamlined operations, common-sense underwriting and reliable communication, we make it easier to deliver results for your borrowers and referral partners.

This summer, turn more possibilities into funded loans with a correspondent partner committed to your success.

LenderMAC Correspondent, Where Speed Meets Service.

Contact Kelley Johnson, EVP of Correspondent Lending (kelley.johnson@lendermac.com) today to learn more or visit us at www.lendermac.com

INTEGRATED PARTNERS

ICE Mortgage Technology

LauraMac
MORTGAGE TECHNOLOGY SOLUTIONS

Newly Released!

meridianlink

CORRESPONDENT INVESTORS

Acra Lending
AD Mortgage
ADAMAS
American Heritage Lending
Angel Oak Mortgage
Arc Home Loans
Arch Mortgage Funding
Athene Asset Management
BluePoint Mortgage
Button Finance
Carrington Mortgage Services
Champions Funding
ClearEdge Lending
Deephaven
Ellington Management Group
eResi
First National Bank of America
Homebridge Financial Services, Inc.
HomeXpress
LenderMac
LoanStream Mortgage
Logan Finance Corp.
Lone Star Funds
Luxury Mortgage
Maxex
Mega Capital Funding
Newfi
Newrez
NQM Funding
Oaktree Funding Corp.
Onslow Bay Financial
PennyMac
Onity Mortgage Corp f/k/a PHH Mortgage
Redwood Trust
Rocket Corr+
SG Capital Partners
Silver Hill Capital
The Money Source
Verus
Vista Point
Western Alliance

SIGN IN

SIGN UP