July 2026

LoanNEX MarketINTEL
CORRESPONDENT EDITION

Market & Rate/Product Trends

Industry forecasts continue to point toward a stable rate environment through 2028, meaning the market is expected to remain purchase-driven. However, what notably differentiates today's market from prior years is the continued growth in investor demand, which is increasing liquidity, reducing execution risk, and expanding options for originators. Another key change is the borrower. Self-employed borrowers now represent a larger share of homebuyers, and they tend to have higher income levels.

This shift is showing up in the numbers. GSE market share volume fell below 50% in 2Q26 for the first time in many years, while non-conforming production reached approximately 20% of total mortgage volume. This is a significant change and reflective of expectations in the coming years. Growth in non-agency volume continues to be driven by self-employed borrowers, jumbo activity, investment property purchases, and cash-out refinances.

These trends suggest lenders are adapting to a more diverse borrower landscape rather than waiting for a refinance recovery. As more borrower demands and profiles fall outside traditional agency guidelines, competitive advantage increasingly comes from having access to tools that are adapting to these market changes.

If you haven’t seen the LoanNEX difference, reach out and let us show you how we can help you increase your volume. If you can’t see it, you can’t sell it!

Schedule a demo today!

ACCESS MARKET REPORT

Pro Tips

Pricing API Available from LoanNEX!

Did you know LoanNEX offers robust Pricing APIs for teams that want direct, programmatic access to the same pricing logic that powers the platform? Submit loan data and receive eligible programs, pricing, and investor results in seconds - delivered directly into your system.

With the Pricing API, your team can:

- Power internal quick pricers
- Run mark-to-market and pipeline analysis
- Publish rates to websites
- Integrate directly to your LOS or workflow tools

Interested? Contact your Account Manager or request a meeting to explore options!

Request a Meeting

Announcements

BROKERS ADVANTAGE MORTGAGE

Non-Agency is live on LoanNEX!

LoanNEX Now Fully Integrated with MeridianLink!

Designed to support retail lenders and investors - the LoanNEX integration delivers everything needed in a single solution, including integrated lock management, granular margin management, and the ability to lock directly with select take-out investors.

With the LoanNEX MeridianLink integration, your team can:

- Easily navigate complex loan scenarios with integrated soft guidelines
- Manage lock workflows with all lock details writing back into MeridianLink
- Customize lock desk policy settings
- Configure granular LO margins and investor access
- Lock directly with select investor take-out partners

Interested? Contact your Account Manager or schedule a demo to learn more!

Request a Demo

Events

📍 **Western Secondary in California**

LoanNEX is headed to Western Secondary August 10-12, 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 Palos Verdes!**

Schedule a Meeting

FEATURED CLIENTS

Close more deals with LoanLock Prime! Help your borrowers consolidate debt or finance major purchases using their home equity. Qualify income with more flexibility with our Non-QM 2nds. Featuring:

- Loan Amounts to $1MM
- 660+ FICO
- 85% Max CLTV (Bank Statements)
- Qualify Income Using CPA-Prepared P&L/ Bank Statements/ Asset Depletion
- Cash-Out or Piggyback Options

Fast turn times, competitive pricing, and flexible guidelines included.
LoanLock Prime- where brokers win more business.
(855) 671-LOCK or marketing@llprime.com

5th Street Capital: Your Strategic Advantage in Non-QM Lending
For 10 years, 5th Street Capital has been 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.

Why Top Originators Choose 5th Street Capital:

- Bank Statement loans with **no CPA expense factor letters** and expense as low as 15%
- **P&L Only loans** with great pricing and no requirement for supporting bank statements
- **No-ratio DSCR** up to 75% LTV, including vacant and short-term rentals
- Supplemental Asset Depletion with no pricing hit
- **Closed-end Seconds for DSCR properties**, even eligible behind interest-only first mortgages
- **Non-Warrantable Condo, TIC and Cannabis income experts**

Pennnymac TPO's new Non-QM Product Suite (DSCR, A+, A, & A-) offers flexible solutions to help capture business that traditional Agency guidelines leave behind.

For self-employed entrepreneurs to first time and seasoned investors, our programs empower you to say "yes" more often. Our expanded line up includes: DSCR, 12 or 24 months Bank Statements, 1 or 2 years Full Documentation, WVOE, 1 year 1099, and two Asset Based programs - Asset Depletion and Asset Qualifier.

Expand your reach, grow your pipeline, and deliver the dream of homeownership to a wider range of Clients. Contact your Pennymac TPO Account Executive or become a partner today to get started.

Newfi

Looking for competitively priced Jumbo loans? Newfi Wholesale's Jumbo AUS programs provide you with the competitive guidelines & pricing you need to close more deals and grow your business!

- Competitive pricing
- Options with No MI up to 89.99% LTV
- 50% Max DTI
- True Blended Ratios
- Reduced Reserve Requirements
- Buydown Options Available
- First Time Homebuyers Allowed

Check out our Jumbo pricing in LoanNEX today!

ACCMortgage

Don't Let Summer End Without Closing More ITIN Loans

There's still time to finish summer strong with ACC Mortgage's flexible ITIN lending solutions. Help more qualified homebuyers and real estate investors secure financing with programs designed for borrowers who file taxes using an ITIN.

From Owner-Occupied loans to ITIN DSCR financing for investors, ACC Mortgage gives you more opportunities to say **"YES"** and close more business.

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.

American Heritage LENDING

Many investors assume financing becomes significantly more difficult once they move beyond four units.

The reality? Small multifamily remains one of the strongest investment opportunities for borrowers seeking cash flow and long-term portfolio growth.

American Heritage Lending's **5–10 Unit DSCR Program** helps brokers finance these properties with competitive pricing and flexible terms designed for today's investors.

Program Highlights:

- Loan amounts up to **$3 million**
- **Purchase:** Up to **75% LTV**
- **Rate & Term:** Up to **70% LTV**
- **Cash-Out:** Up to **65% LTV**
- **Broker and Realtor fees may be financed**
- **No hidden fees**

Whether your clients are purchasing or refinancing a small multifamily property, AHL provides the flexibility and support to help you close more deals.

Price your next 5–10 unit scenario in **LoanNEX** and see how American Heritage Lending can help you expand your investment lending opportunities.

Join us today at www.ahlendtpo.com and start offering smarter solutions to your clients. Contact us today, James.Gueltzow@ahlend.com.

CAPITAL ALLIANCE
THE PREMIER, NON-AGENCY LENDER

Capital Alliance – Your Premier Non-QM & Private Money Lender

When the First Answer is No, We Look for the Next Yes

Not every borrower fits neatly under one documentation type, and when the file hits a roadblock, Capital Alliance steps in to find the next

When conventional guidelines create roadblocks, our experienced Non-QM team provides responsive scenario support, consistent underwriting and dependable execution to keep your pipeline moving.

Every approval creates new opportunities for referrals, stronger client relationships and additional funded loans, building momentum that carries well beyond summer.

Don't let qualified ITIN borrowers miss their opportunity. Partner with ACC Mortgage, the OG of Non-QM Lending.

Contact your National Account Executive, visit ACCMortgage.com or price your next loan at NonQMPricer.com today.

Turn Yesterday's Declines into Today's Closings

Arc Home's expanded Clean Slate product suite makes it easier to revisit borrowers impacted by credit events , while our Closed-End Second expansion gives you another way to help homeowners access their equity without refinancing.

New at Arc Home:
Expanded Clean Slate across Full Doc, Alt Doc & DSCR
More flexible borrower eligibility across LTV & FICO
Closed-End Seconds across all channels

Register for our July 22 webinar to see these solutions in action.

path forward: Finding alternative ways to document income, uncover cash flow, or restructure assets to show qualifying strength. Even when one option comes up short, we use creative combinations to help brokers keep their deals alive and moving.

This Month's Highlights: Smart equity options for borrowers waiting through high rates.
• CES and HELOCs now up to $1MM
• HELOCs offered in first position

We look beyond the first path to find the one that works. **Contact us today!** loans@calliance.com | 415-288-9575.

Smarter Technology. Better Lending. LoganConnect.

- **QuickPricer:** Generate accurate pricing with only the essential info, no full submission required
- **Simplified Submission:** Redesigned workflows that reduce clicks and give brokers more control throughout the process
- **Smarter Conditions:** Simplified document management and a more streamlined credit resubmission experience

Access Logan Wholesale Pricing on LoanNEX or reach out with your scenarios at bizdev@loganfinance.com.

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

INTEGRATED PARTNERS

Newly Released!

WHOLESALE LENDERS

ACC Mortgage
AD Mortgage
AHL Funding
American Heritage Lending
Angel Oak Mortgage
Arc Home Loans
Axos Bank
Blue Gate Capital
BluePoint Mortgage
Broadview
Capital Alliance
Castor Financial
Carrington Mortgage Services
Champions Funding
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

SIGN IN

SIGN UP