June 2026

LoanNEX® MarketINTEL
WHOLESALE 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

LoanNEX 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.

[Schedule a training session](#) to get started!

Request a Meeting

Events

📍 **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

LoanLock PRIME

Close more deals with LoanLock Prime! Help more borrowers by offering Non-Qm seconds. Our Non-QM Closed-End 2nd Mortgages are designed for flexibility and speed. 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 and competitive pricing included. **LoanLock Prime- where brokers win more business.**
(855) 671-LOCK or marketing@llprime.com

PENNYMAC TPO

The modern market demands modern solutions. If you aren't closing non-warrantable condos, you're leaving money on the table. Pennymac TPO's Non-QM Product Suite is designed to help you capture the lucrative business traditional guidelines leave behind.

Discover how our flexible solutions and proactive approach make it easy to flip a stalled out Conventional condo loan into a Non-QM closed deal.

Upgrade your toolkit with our Top Tier Non-QM suite (DSCR, A+, A, & A-). Expand your reach, grow your pipeline, and say "yes" more often.

Contact your Pennymac TPO Account Executive or [become a partner today](#) to get started!

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**

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.

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

Arc Home's Alt Income program provides flexible solutions for self-employed borrowers and those whose income may not fit traditional agency guidelines.

Program Highlights:
- 12 and 24 Month Bank Statement Options
- 1099 Income Available
- CPA Prepared P&L Accepted
- Fixed Expense Ratio Options
- Ability to Combine Alt Income with W2 Income
- Non Warrantable Condos Eligible

Whether your client owns a business, works as an independent contractor, or has unique income sources, Arc Home's Alt Income program offers more ways to qualify.

Contact John Gibson JGibson@ArcHome.com to learn more.

Heat Up Your Summer Pipeline with ITIN Solutions

This June, turn up the heat on your production with ITIN solutions from **ACC Mortgage.** Help more homebuyers and real estate investors achieve their goals with flexible financing options designed for borrowers who file taxes using an ITIN.

From owner-occupied properties to ITIN and ITIN DSCR loans for investors, ACC Mortgage offers programs that help you say "yes" more often and close more loans.

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

More approvals lead to more referrals, stronger relationships and **more funded loans.** That's how top producers build momentum all summer long.

Don't let qualified ITIN borrowers get left out in the heat. Partner with **ACC Mortgage**, the **OG Non-QM Lender**.

- 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. 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.

DSCR Solutions Helping Investors Move Forward in Today's Market

Non-QM DSCR Solutions for Every Investor Scenario

- **Cash Flow Qualifying** - Property income, not tax returns
- **Flexible Loan Amounts** - Up to $2M on **Open Road Autobahn DSCR**
- **Elevated Options Available** - **Open Road Elevated DSCR** for premium scenarios up to $4.5M
- **Broker-Ready** - Scenario support and competitive pricing, ready to run

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

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

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

Join us for our summer Non-QM Lunch & Learn series, Loan Lifelines: Deal-Rescuing Solutions.

On Thursdays, take 15-minutes out of your day to hear real stories and discover how loan officers like you saved deals with creative thinking & guideline niches. We'll cover:

- Non-occupant co-borrowers
- IRA as additional income to combat high DTI roadblocks
- No appraisal options on Seconds
- Combining or "stacking" income types to qualify
- Using the primary wage earner credit score
- W-2 to 1099 -- no minimum time as 1099 to qualify
- Qualifying investors for DSCR loans without an active lease

15-minute Non-QM Lunch & Learn on Thursdays from 1:00-1:15PM CST this summer
Click here to register for the entire series.

Can't attend? Register anyways to receive a recording!

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