May 2026

LoanNEX MarketINTEL
WHOLESALE EDITION

Market & Rate/Product Trends

After a record-breaking month in March, April volume slowed a bit due to market volatility and uncertainty. Share of purchase activity increased slightly as refi volume waned with increased rates. We did see growth in owner-occupied cash-out refis as borrowers continued to look for ways to access their home equity. This market volatility also brought increased rate and credit spread volatility, highlighting hedge execution strategies and pushing more lenders toward flow activity amid continued market uncertainty.

Despite broader market volatility, the demand for Non-Agency products continue to build momentum. Retail and broker participation in Non-Agency continues to expand as the purchase market has a disproportionate representation of highly qualified self-employed borrowers. Even with these market changes, liquidity remains strong with increasing investor demand.

To be successful in today's environment, originators need to serve the whole market. Access to expanded product options continues to grow, making the right technology critical for navigating today's Non-Agency landscape and staying competitive. Teams need tools that can accurately navigate complex borrower scenarios, surface expanded product opportunities, and grow your volume.

LoanNEX continues helping clients compete in this evolving market designed for today's lending environment. Schedule a mtg today!

ACCESS MARKET REPORT

LoanNEX Pro Tips

🚀 **Looking to expand your volume in today's market with Non-Agency, but unsure where to start?** As more borrowers fall outside traditional Agency guidelines, the teams winning more business are the ones equipped to confidently navigate complex scenarios.

LoanNEX helps originators uncover eligible Non-Agency solutions through guided scenario workflows, expanded investor visibility, and intelligent pricing built for today's evolving market.

👉 Want to learn how LoanNEX can help your team capture more volume?
Schedule a meeting today!

Request a Meeting

Events

📍 **Join us for our upcoming Roundtable:**
Expanding Volume with Non-Agency

Hear from:
> Victoria Clement - Newfi
> Chuck Vaughn - Logan Finance
> Eloise Schmitz and Dan Smith - LoanNEX

📅 **Date:** June 4th
⏰ **Time:** 11:00 AM CT
🔗 [Register to save your spot!]

📍 **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!]

FEATURED CLIENTS

BluePoint MORTGAGE

Expand Your Non-QM Wholesale Options with BluePoint Mortgage
Select BluePoint Mortgage as a preferred lender in LoanNEX today to review
pricing, eligibility, and wholesale loan options for your next Non-QM scenario.

Product Highlights:
12-Month Bank Statement and P&L Options:
– Loan amounts up to $3.5MM
– Min. FICO 620
– Up to 90% LTV
Closed-End Seconds:
– Up to 90% CLTV
– Loan amounts up to $750,000
– Min. FICO 680
DSCR Options:
– Min. FICO 620
– Loan amounts up to $3MM
– No personal income required
And more...

[BluePointMTG.com]BluePointMTG.com | (877) 267-1056 | Run a Scenario

PENNYMAC TPO

Supercharge your pipeline with Pennymac TPO's Non-QM Suite

You clients don't always fit into a neat box. Your loan product offering shouldn't either. Pennnymac TPO's Non-QM Product Suite (DSCR, A+, A, & A-) is designed for the modern borrower offering flexible solutions to help capture business that traditional Agency guidelines leave behind..

From self-employed borrowers and gig workers, 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.

FUNDLOANS

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

- First liens 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
- Multiple ADUs and assisted living properties by exception

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

LOGAN FINANCE

Logan Finance is built for peak homebuying season.

This month, mortgage brokers looking to close more self-employed loans are turning to Logan's Open Road Elevated Bank Statement program, a premium tier designed for high-balance scenarios up to $5.0M, with 12- or 24-months of statements accepted and interest-only options on 30-year terms. With a minimum 740 FICO and up to 65% LTV, it's the solution for brokers working with affluent self-employed clients who've outgrown standard Non-QM.

Ready to grow your pipeline this season? Contact Logan Finance at bizdev@loganfinance.com.

Logan Finance | NMLS #127722

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 path forward: Finding alternative ways to document income, uncover cash flow, or restructure assets to show qualifying strength.

LoanLock
PRIME

Unlock more opportunities with LoanLock Prime! 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

Partner with us to close more deals and serve borrowers conventional guidelines leave behind. Fast turn times and competitive pricing included.

LoanLock Prime- where brokers win more business.
(855) 671-LOCK or marketing@llprime.com

ACCMortgage
1999 - 2026
Celebrating 27 years of Lending for the Better

Support. Solutions. Results. Welcome to Partner Advantage.

At **ACC Mortgage**, we know **first impressions matter**, and long-term partnerships are built from **day one**. That's why we're excited to introduce **ACC's Partner Advantage**, our dedicated support initiative designed specifically for **new ACC MLOs** and **new ACC Partners**.

For the **first 6 months**, Partners receive **enhanced guidance** and **hands-on support** from **submission to funding**, helping them gain confidence, navigate Non-QM scenarios, and close more deals faster.

From Salesand Account Management toUnderwriting, Funding, and Closing, our team is committed to delivering a **streamlined experience** that turns new relationships into **long-term production partners**.

Partner Advantage is more than onboarding, it's a competitive edge designed to help brokers grow their pipeline, strengthen referral relationships and become **Non-QM experts in just 6 months**.

At **ACC Mortgage, support drives solutions** and **solutions drive results**.

Connect with your **National Account Executive**, visit**accmortgage.com**, or price your next loan at**nonqmpricer.com**to learn more today.

Even when one option comes up short, we use creative combinations to help brokers keep their deals alive and moving.

This Month's Highlights:
• Now Offering – Asset Depletion as standalone income for Closed-End Seconds.

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

Newfi

We recently helped close a deal that's a perfect example of how we're helping brokers win and making a real impact for their clients. The situation? A borrower needed to get cash out of their home and had been turned down by other lenders. The fix? Newfi Wholesale's competitively priced Olympic Closed-End Second.

Loan Details:

• Loan Amount: $208,000
• CLTV: 77.85%
• Credit Score: 700's
• Broker Compensation: $4,420

When other lenders say no, send it to Newfi! Reach out to your account executive today orclick hereto learn more.

INTEGRATED PARTNERS

ICE Mortgage Technology | LauraMac Mortgage Technology Solutions | LendingPad

Newly Released!

meridianlink

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