

August 2026

LoanNEX[®] MarketINTEL

WHOLESALE EDITION

Market & Rate/Product Trends

The yield curve is rising, while tightening Non-Agency spreads are creating a unique dynamic between Agency and Non-Agency products. This is most clearly reflected in DSCR pricing, which has moved INSIDE Agency pricing for the first time and remained there for the past three weeks. This is a significant development, highlighting the impact of strong institutional demand and the value investors place on prepayment structures.

This rate environment has created pockets of opportunistic refinance activity, with the refi mix increasing slightly as Non-Agency pricing tightened relative to Agency. We are also seeing increased Second Lien activity across all property types. Historically, we have seen a volume spike in the fall months, and with rates and spreads changing quickly, we do expect the Non-Agency market to remain strong through the rest of the year.

One thing remains constant: change. LoanNEX keeps you ready for what's next. As the go-to platform for Non-Agency, LoanNEX puts product options, pricing, and eligibility at your fingertips so you can **navigate every opportunity with confidence.**

[Schedule a demo today!](#)

ACCESS MARKET REPORT

LoanNEX Pro Tips

Exception Management in LoanNEX!

Did you know exceptions account for 30-40% of Non-Agency volume, yet most teams still manage them through emails, spreadsheets, or manual overrides? LoanNEX's integrated Exception Management brings the full process, from request to resolution, directly into your lock and delivery workflow.

With Exception Management, your team can:

- ✓ Submit and review requests without leaving LoanNEX
- ✓ Approve at the line-item level with fully customizable request forms
- ✓ Track status and pricing impact in real time, tied to the loan record
- ✓ Manage guideline and pricing exceptions in one workflow with built-in audit trails
- ✓ Pull exportable reports, or have automatically delivered files on a scheduled cadence

Interested? Contact your Account Manager or [request a meeting to explore options!](#)

Request a Meeting

Announcements



Non-Agency is going live on LoanNEX!



Events

LoanNEX Virtual Roundtable



Join us for a timely discussion on how lenders are adapting to a more diverse borrower landscape, expanding product reach, and finding more opportunities beyond traditional Agency guidelines.

Hear from:

- > Bryan Budd - Rocket Corr+
- > Tony Blond - Carrington Mortgage
- > Eloise Schmitz - LoanNEX
- > Raj Parekh - LoanNEX

 **Date:** September 10th

 **Time:** 11:00 AM CT

 [Register now!](#)

[Register Here!](#)

MBA Annual in Chicago



LoanNEX is headed to MBA Annual in October, and we're not just attending, we're transforming the conversation.

 If you can't see it, you can't sell it. Let's fix that.

 [Book time with us in October!](#)

[Schedule a Meeting](#)

FEATURED CLIENTS



Close more deals with LoanLock Prime! Help more borrowers qualify using eligible assets such as stocks, bonds, or retirement accounts instead of traditional income documentation.

Featuring:

- Loan Amounts to \$4MM
- 660+ FICO
- LTV to 90%
- Interest-Only Options Available
- Equity on Primary Residence May be Used as an Asset in Most Cases

Deliver competitive financing while growing your business with a fast, reliable partner.

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**

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.



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. Pennymac 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..

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.



Many borrowers assume rural properties are difficult to finance, but that doesn't have to be the case. American Heritage Lending's **All Star Program** now helps brokers finance eligible rural properties with competitive Non-QM solutions designed to expand financing opportunities beyond traditional guidelines.

Qualified borrowers can finance eligible rural properties with **up to 80% LTV for purchases, 75% for rate & term refinances, and 70% for cash-out refinances.** The program supports properties with **up to 10 acres, a 680 minimum FICO**, and straightforward eligibility requirements, making it easier to help clients looking for more space without sacrificing financing options.

Whether your borrowers are purchasing a home with acreage or refinancing an existing rural property, AHL provides the flexibility, competitive pricing, and dedicated broker support to help you close more loans.

Run your next rural property scenario in **LoanNEX** and discover how American Heritage Lending can help you grow your pipeline with more financing solutions.

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





[Castor Financial's](#) new compensation model for wholesale Account Executives.

Most comp plans cap you at your own production. Ours scales past it.

- Personal comp tiers from 35 bps to 50 bps
- \$3M monthly volume starts at \$10,500 and can turn into \$15,000 with recruiting
- Plus recruiting overrides on your team's funded volume
- Four tiers with thresholds that raise your income automatically
- Non-QM(1st & 2nd) product suite includes DSCR, Asset Depletion & Bank Statement
- Open to all mortgage professionals to recruit AE talent, alongside their current role*

If you are still getting paid the same bps you earned three years ago, then this is exactly for you.

Income-Maxxing Live, bi-weekly webinar - Next date 08/12/2026 @ 3pm (PST)
Register at castorfinancial.com/accountexecutive



School's Back. Is Your Pipeline Ready for More ITIN Loans?

Back to school season is here and it's time to put more ITIN opportunities on your fall curriculum.

ACC Mortgage offers flexible ITIN financing for qualified homebuyers and real estate investors, including owner-occupied and ITIN DSCR solutions. When traditional guidelines don't make the grade, our experienced Non-QM team provides the scenario support, consistent underwriting and dependable execution you need to keep loans moving.

Your Fall Assignment: Take another look at your pipeline. That ITIN borrower who didn't fit somewhere else could be your next funded loan.

Ready to earn an A+ in opportunity? Send us your ITIN scenarios today and discover more ways to get to **YES!**

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

ACC Mortgage, The OG of Non-QM Lending.

New leads are harder to come by. Arc Home's expanded Clean Slate suite helps you revisit borrowers previously declined due to credit events and other qualifying factors. Now available across Full Doc, Alt Doc, and DSCR, Clean Slate helps you uncover new opportunities from the leads you already have.

Highlights:

- Expanded across Full Doc, Alt Doc & DSCR
- More flexible eligibility
- Higher LTVs on select scenarios
- Reduced reserve requirements

Contact John Gibson jgibson@archome.com to learn more.



At Newfi Wholesale, we do more than just Non-QM with Second Lien, Jumbo, and now Agency We're a one-stop shop with the solutions that you need to serve all of your borrowers and close more loans!

Here's a little about how we do it...

- Competitive Pricing at Your Fingertips
 - Find our pricing in LoanNEX!
- 4.95 out of 5-Star ★ Ratings from Newfi Customers
- Quick, Reliable, Award-Winning Service
- A Dedicated Loan Team—We Answer the Phone!
- Fast Turn Times

Looking for our agency pricing? Call your Account Executive or price a loan in LoanNEX!



Smarter Technology. Better Lending. LoganConnect.

Faster pricing, fewer clicks, and a broker experience built for speed.

- **QuickPricer:** Skip the full submission and get accurate, real-time pricing in minutes
- **Simplified Submission:** Redesigned workflows that put brokers in control, with fewer steps from start to close
- **Smarter Conditions:** Streamlined document management and faster credit resubmissions keep files on track
- **ARIVE Integration:** Coming in August to give brokers another way to originate with Logan

Access Logan Wholesale pricing on LoanNEX, or reach out with your scenario to bizdev@loganfinance.com.

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

INTEGRATED PARTNERS



Newly Released!



WHOLESALE LENDERS

5th Street Capital	Dominion Financial Services
ACC Mortgage	Everest Blue Capital
AD Mortgage	First Equity Funding
AHL Funding	First National Bank of America
American Heritage Lending	FundLoans Capital
Angel Oak Mortgage	LoanLock Prime
Arc Home Loans	LoanStream Mortgage
Axos Bank	Logan Finance Corp.
Blue Gate Capital	Luxury Mortgage
BluePoint Mortgage	Maverick Lending
Broadview	Newfi
Brokers Advantage	NQM Funding
Capital Alliance	Park Place
Castor Financial	PennyMac
Carrington Mortgage Services	Temple View Capital
Champions Funding	TheLender
Deephaven	

SIGN IN

SIGN UP



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