

October 2026

LoanNEX[®] MarketINTEL

WHOLESALE EDITION

Market & Rate/Product Trends

Fall is proving to be a challenging environment for originators: volume is slowing, margins are tight, and rates are up, with no clear line of sight to this environment changing. Demand is clearly increasing for second-lien products, and a broad set of options is widely available. The same goes for investment property opportunities, as owner-occupied purchasers may be stepping back a bit. This is an opportunity to differentiate with solutions in today's market for today's borrowers.

LoanNEX hosts programs from over 45 correspondent investors and 35 wholesale lenders, all offering Non-Agency programs, with more to come!

As the go-to platform for Non-Agency, LoanNEX makes it easy to find the right solution and feel confident delivering the right options to your borrower. LoanNEX puts options, pricing, and eligibility at your fingertips so you can **navigate every opportunity with confidence.**

[Schedule a demo today!](#)

ACCESS MARKET REPORT

Non-Agency 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.** [Schedule a meeting today!](#)

Announcements



is now live on LoanNEX!



FEATURED CLIENTS



More Options for Your Clients. More Possibilities to Close the Deal.

Our Non-QM Second Mortgage programs are priced among the lowest on sites like LoanSifter.

Highlights include:

- Loan Amounts to \$1MM
- 640+ FICO
- 90% LTV Max
- Qualify Income Using DSCR/ CPA-Prepared P&L/ Bank Statements/ Asset Depletion/ WVOE
- Cash-Out or Piggyback Options

Partner with us to close more deals. Fast turn times, exceptional service.

LoanLock Prime- where brokers win more business.

(855) 671-LOCK or marketing@lprime.com



Have a Full Doc Scenario? See How It Prices with Logan.

Competitive Non-QM pricing, flexible solutions, and technology designed to help brokers move from scenario to submission with fewer steps.

- **QuickPricer:** Get accurate, real-time pricing without completing a full submission
- **Simplified Submission:** Redesigned workflows give brokers greater control, with fewer steps from start to close
- **Smarter Conditions:** Streamlined document management and faster credit resubmissions help keep files moving

Access Logan Wholesale pricing through LoganConnect, LoanNEX, or ARIVE. For help with your Full Doc scenario, contact bizdev@loganfinance.com.

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



Financing Built for Real Estate Investors



Every real estate investment strategy is different. Temple View provides private lending solutions designed to support investors across a wide range of opportunities.

From acquiring and renovating properties to building from the ground up or expanding a rental portfolio, our financing is built around the needs of real estate investors.

More Ways to Move Deals Forward:

- Fix & Flip and Bridge Loans
- Ground Up Construction Financing
- DSCR Rental Loans
- Purchase, refinance, and cash-out options
- Solutions for new and experienced investors

With flexible programs, streamlined processes, and a team that understands business-purpose lending, Temple View helps investors access financing for today's opportunities while preparing for what's next.

One lender. More ways to grow.

Bring your next real estate investment opportunity to Temple View.



Keep the 1st Lien. Fix the DTI.

Rates are rising, and two kinds of files keep stalling.

Castor Financial has a fix for each.

Need cash, keep the rate: Equity Access 2nd lien

- Standalone seconds from \$50K to \$750K
- Up to 90% CLTV (700+ FICO, loan amounts to \$350K)
- Full doc, 12 months bank statements, or P&L only (5% CLTV reduction)
- No reserves, no cash to close
- The first lien stays put, and the refi waits until rates make sense

DTI over the line: Prime Plus Asset Depletion

Grow your client base with Pennymac TPO's Non-QM product suite.

Built specifically for TPO clients, our flexible solutions empower you to say "yes" to high-net-worth and self-employed borrowers who don't fit rigid agency boxes. Close more deals using Bank Statement, 1099, Asset Utilization, and investor-focused DSCR programs—qualifying real estate investors purely on rental cash flow.

With competitive pricing, dedicated Non-QM account executives, and streamlined underwriting, we remove the friction from complex originations so you can move loans faster. Plus, our high-touch support and transparent communication ensure you stay in control of your relationships throughout the process.

Stop turning away creditworthy clients—partner with Pennymac TPO to differentiate your brokerage, expand your addressable market, and convert non-traditional scenarios into predictable closings.



Keep the First. Tap the Equity.

For homeowners who want to access equity without replacing their existing first mortgage, Arc Home's Closed-End Second provides another option.

Program highlights include:

- Loan amounts up to \$500,000
- Fixed-rate 10-, 15-, 20- and 30-year terms
- 1-Year Full Doc and 12- or 24-Month Bank Statement options
- Primary residences, second homes and investment properties

Help more borrowers put their home equity to work. Contact John Gibson jjgibson@archome.com to learn more about Arc Home's Closed-End Second.

- Stack asset depletion on top of W-2, 1099 or bank statement income
- Eligible assets divided over 36 months
- No minimum asset total, and cash-out is allowed
- *\$300K in checking and savings, stacked, adds \$8,333/mo in qualifying income*

Castor Financial. Simplifying Non-QM with Common Sense.



Meet **Joe Retiree**. At 63, Joe wanted to purchase a second home in Palm Springs, but his traditional retirement income alone wasn't enough to qualify.

AHL's **Asset Qualifier Program** gave us another way to look at his financial picture.

See how the numbers worked:

- **\$720,000** Loan Amount
- **\$1,270,000** Adjusted Qualifying Assets
- **\$21,167** Qualified Monthly Income
- **\$208,500** Above Minimum Asset Requirement

Joe's eligible assets generated **\$21,167 in qualifying monthly income, without requiring him to liquidate those assets**, helping create a path to his second home.

Think retirees, empty nesters, snowbirds and high-net-worth borrowers whose assets may tell a stronger story than their traditional income.

Have a borrower like Joe? Price your next Asset Qualifier loan in your pricing engine today and see how the numbers could work.

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



Did you know? Newfi's Non-QM Lunch & Learn series, Loan Lifelines, is back with a new session each week!



Fall Into MORE YES with ITIN DSCR

This harvest season, cultivate more opportunities with **ITIN DSCR financing from ACC Mortgage**. Give real estate investors who file taxes using an ITIN another path to financing and give your pipeline more room to grow.

With **ITIN DSCR**, eligible borrowers can qualify based on the property's rental income potential rather than traditional personal income documentation, opening the door to more investment property opportunities.

When traditional guidelines don't fit, put ACC Mortgage's decades of Non-QM experience to work. Our responsive scenario support, consistent underwriting and dependable execution can help you turn more investor scenarios into **YES!**

Ready to harvest more business this fall? Dig into your pipeline and send us your ITIN DSCR scenarios today.

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

ACC Mortgage, The OG of Non-QM Lending.



5th Street Capital: Your Strategic Advantage in Non-QM Lending

For over 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:

On Wednesdays, take 15-minutes out of your day to hear real stories and learn how to structure investor deals to conquer roadblocks with Newfi's solutions. We'll explore...

- Strategies for marketing to and capturing more investor business
- Ways to qualify investors when the property doesn't cash-flow
- Real deals that we saved using Newfi's DSCR niches
- Tips for growing your network and building new, lasting relationships with DSCR referral partners

Join our Non-QM Lunch & Learn on Wednesday from 1:00PM – 1:15PM here: [Click Here](#)

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

- 12 Months Personal or Business Statements
- Use up to 90% of deposits on Business Statements
- **Borrower prepared expense factor statement OK - No CPA needed!**
- 90% LTV to \$2,000,000
- 85%LTV to \$2,500,000 with **unbelievable pricing!**
- 80% LTV to \$3,000,000 with **unbelievable pricing & interest only OK!**
- Loan amounts as high as \$5,000,000
- Add Asset Depletion for more income
- **Don't have Bank Statements?** Try our 3rd party P&L Only up to 80% LTV to \$2,500,000

Partner with 5th Street Capital and close more deals! Sales@5thstcap.com | 888.702.3385

INTEGRATED PARTNERS



Newly Released!



WHOLESALE LENDERS

5th Street Capital
ACC Mortgage
AD Mortgage
AHL Funding
American Heritage Lending
Angel Oak Mortgage
Arc Home Loans
Axos Bank
Blue Gate Capital
BluePoint Mortgage

Dominion Financial Services
Everest Blue Capital
First Equity Funding
First National Bank of America
FundLoans Capital
LoanLock Prime
LoanStream Mortgage
Logan Finance Corp.
Luxury Mortgage
Maverick Lending

Broadview
Brokers Advantage
Capital Alliance
Castor Financial
Carrington Mortgage Services
Champions Funding
Deephaven

Newfi
NQM Funding
Park Place
PennyMac
Temple View Capital
TheLender

SIGN IN

SIGN UP



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