

January 2026



Market & Rate/Product Trends

Looking back, 2025 was an exciting year for the Non-Agency market, and for LoanNEX in particular. We're grateful for the 11k+ active users and more than 400 mortgage origination companies using the LoanNEX platform. We continued to expand our features and services to support the unique needs of the Non-Agency market, reflected in over 80% year-over-year growth in lock volume.

Looking ahead, 2026 is expected to bring continued growth across market participants as borrower demand for expanded products increases, particularly in a purchase-driven market.

What's your strategy for 2026? Is moving beyond Agency products part of the plan? To remain competitive and succeed this year, originators need access to expanded products and the tools to see, price, and sell across the full market. No more dabbling. It's time to get serious and make Non-Agency a core part of the strategy.

LoanNEX powers that expertise with an intuitive, dynamic PPE that unlocks broader access, connects pricing to execution, and positions teams to capture more of the market.

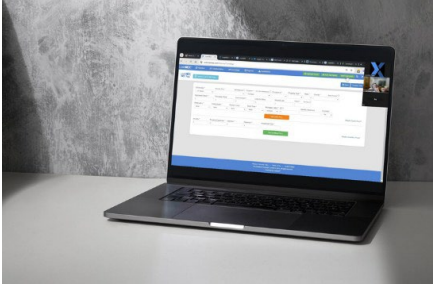
Don't miss out on serving the WHOLE market.

Find out how LoanNEX can help - [schedule a mtg today!](#)

ACCESS MARKET REPORT

Announcements

Direct Lock Now Available on LoanNEX!



LoanNEX is redefining how Non-Agency loans are executed by connecting originator activity and investor execution in a single Non-Agency workflow, available both in the LoanNEX platform and **directly within your LOS.**

With Direct Lock, your team can:

- ✓ Review originator pricing alongside secondary
- ✓ Run best-ex & execute directly with investors
- ✓ Keep originator & secondary locks aligned with alerts

[Unlock Non-Agency growth](#) with tools built by industry leaders. Don't dabble. Be the expert!

[Click Here to Learn More!](#)

New to LoanNEX



Is going live on LoanNEX!



THE MONEY SOURCE


Is live on LoanNEX!



Events

MCT Exchange in San Diego

LoanNEX is headed to MCT Exchange in February, 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 San Diego!](#)



Upcoming Webinar: Direct Lock on LoanNEX

See how Direct Lock connects originator activity and investor execution in one Non-Agency workflow - available in LoanNEX and directly within your LOS.

Join us for a live walkthrough of how teams are using Direct Lock to execute Non-Agency loans with more control, alignment, and confidence.

 [Register to save your spot and see Direct Lock in action.](#)



FEATURED CLIENTS



BluePoint Correspondent: We offer competitive solutions, a seamless purchase process, and a team that makes your success our priority.

Product Highlights:

- **12-Month Bank Statement, P&L Highlights:**
 - Max Loan Amount \$4MM
 - Min. FICO 620



MAXEX now gives you access to TWO insurance capital-backed buyers providing aggressive pricing for non-QM, DSCR and Jumbo Express. The multi-buyer MAXEX platform gives your loan officers the programs they need to be successful in the spring buying season along with a strong exception process and non-del options. Check out the newest [MAXEX Jumbo Express buyer](#) or find out where you can [grab more non-QM and DSCR market share](#).

- Max LTV: 90%
- **Closed End Seconds**
 - 90 % Max CLTV
 - Max Loan \$500,000
 - Min. FICO 680
- **DSCR Highlights:**
 - Min. FICO 640
 - Max Loan Amount \$3.5MM
 - DSCR ≥ 1.00 option available
 - Max Cash-In-Hand: Unlimited

Your next step to a stronger correspondent partnership starts here:

[BPCorr.com](https://www.bpcorr.com) | (949) 771-2305 | [Become a Partner](#)

ONSLOW BAY FINANCIAL

An Annaly Company

During these volatile times, it's important to know your investor partners. Annaly Capital Management, through our Onslow Bay Financial subsidiary, has been buying loans since 2016 - even through the COVID-19 Pandemic - while others canceled commitments. Managing over \$80bn in assets, we are the largest Mortgage REIT in the world.

Last year, we bought over \$12bn of NQM loans and were the largest non-bank securitizer of Non-QM MBS. We buy Full Doc, 1-Year Documentation, Bank Statement, WVOE, PnL Only, Foreign National, DSCR, Cross Collateralization, Jumbo AUS, HELOCs, and Closed-End Seconds.

Please reach out to sales@onslowbayfinancial.com to discuss correspondent partnership with the Annaly sales staff.



Carrington Mortgage Services, LLC (NMLS ID# 2600) is built for real-life borrowers; the self-



Vista Point Mortgage is proud to be closing out our largest volume year to date — a milestone that reflects the strength of our correspondent partnerships, disciplined execution, and commitment to delivering dependable lending solutions in a dynamic market. This achievement reinforces what has always set VPM apart: a partner-first mindset, responsive support, and programs designed to help our clients compete and grow.

As we look ahead to 2026, our focus turns toward the next phase of expansion. We are making strategic investments in technology designed to streamline workflows, drive growth, and create a more efficient, scalable experience for our correspondent partners. From improved digital tools to smarter integrations, our goal is to simplify the lending process while maintaining the service and reliability our partners expect. With a strong foundation, forward-thinking innovation, and a clear vision for the future, VPM is well-positioned for continued growth, and we look forward to building what's next together. To learn more, visit VistaPointMortgage.com.



Stand out among the competition in 2026 with Newfi Correspondent's Olympus CES Seconds! This legendary home equity solution offers...

- Competitive Pricing
- Loan Amounts from \$50,000 to \$500,000
- Up to 85% CLTV/HCLTV
- Up to 5% Pts & Fees
- Primary, Secondary & Investment Properties
- Full Doc Solution
- State Restrictions may apply

employed, real estate investors, income-diverse clients and credit-challenged. Borrowers that conventional lenders overlook.

Non-Stop Non-QM isn't just a slogan - it's what we do all day, every day. As a solution-based lender, Carrington is your First Look for Non-QM.

- Loan amounts to \$3.5M, LTVs to 90%
- Credit scores for full-doc from 550, alt-doc from 600
- P&L with no bank statements
- Mix and match income documentation

For more information on Carrington's full suite of Non-QM Advantage programs or our new Delegated platform, please visit our [website](#) or email Dianne.Minor@carringtonms.com



ADAMAS is Purchasing DSCR Loans!

We are actively rate-locking DSCR loans! We can sign off on your underwriting guidelines, or you may use ours. You'll find our pricing just as competitive as other leaders in the market. To get connected and learn more reach out to us at Lockdesk@adamasreit.com.

Learn more about this program here or find our Closed-End Seconds pricing in LoanNEX!



Start 2026 with Momentum

eRESI thanks our valued sellers, partners, and peers for their part in our growth. **In 2025, we surpassed the prior-year purchase loan volume and grew our team by 35% to better support our partners nationwide.** And we're hitting the ground running in 2026.

Catch Lisa Schreiber at [IMN's RTL & DSCR](#) conference in Aventura, FL, January 15-16, on the Originator Discussion and Women's Leadership Discussion panels—these sessions will be packed with actionable takeaways.

Or join us for our upcoming webinar, Credit Updates and Trends for 2026, on January 21st. We'll cover key Non-QM credit trends and considerations in the months to come, as well as recent eRESI product enhancements. [Register here today!](#)

Want to grow with us in 2026? **Learn about how we can ignite your Non-QM growth.** [Click here to get started.](#)

INTEGRATED PARTNERS



Encompass

Buy-side Enterprise Solution: Available to all channels for pricing, eligibility and full lock management services in Encompass and TPO Connect.

Retail Enterprise Solution: PPE, lock management and secondary services available for all products or delivered as a



Modern technology for the mortgage industry. LauraMac delivers SaaS solutions that enable valuable insight and powerful control for originating, trading, and reviewing loans.

Empower buyers and sellers with transaction transparency. An intuitive suite

Non-Agency specific service to augment your existing PPE services.

of capital markets components that enable deep insight and full control.

CORRESPONDENT INVESTORS

- Acra Lending
- ACC Mortgage
- AD Mortgage
- ADAMAS
- American Heritage Lending
- Angel Oak Mortgage
- Arc Home Loans
- Arch Mortgage Funding
- Athene Asset Management
- BluePoint Mortgage
- Carrington Mortgage Services
- Champions Funding
- ClearEdge Lending
- Deephaven
- eResi
- First National Bank of America
- HomeXpress
- LoanStream Mortgage
- Logan Finance Corp.
- Lone Star Funds
- Luxury Mortgage
- Maxex
- Newfi
- Newrez
- NQM Funding
- Oaktree Funding Corp.
- Onslow Bay Financial
- PennyMac
- PHH Mortgage
- Redwood Trust
- SG Capital Partners
- Silver Hill Capital
- Titan Bank
- The Money Source
- Verus
- Vista Point
- Western Alliance

SIGN IN

SIGN UP



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You can update your preferences or unsubscribe from this list.