

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

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!](#)

Announcements



Non-Agency is going on LoanNEX Broker Marketplace!



Is going live on LoanNEX Broker Marketplace!



LoanNEX Pro Tips

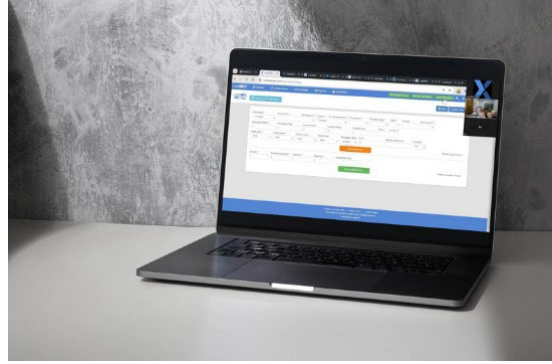
LoanNEX Support is Here to Help!

Want to make the most of your LoanNEX account?

Whether you're new to the platform or would like to fine-tune your workflow, our support team can assist with:

- Adding investors or lenders
- Customizing your user settings
- Tailoring your company's workflows
- And more!

👉 Click here to [request your personalized training session](#) with us today!



FEATURED CLIENTS



5th Street Capital is your powerhouse partner for all things non-QM, delivering flexible, fast, and forward-thinking mortgage solutions designed to help you close more deals and serve more borrowers. Whether you are working with self-employed clients, real estate investors, foreign nationals, or unique income profiles, our expansive programs and common-sense underwriting make even the toughest scenarios possible.

Our strengths include:

- Full Suite of Non-QM Programs
- Loan Amounts as High as \$5M
- Bank Statement with 15% Expense Factor & No Accountant Prepared Letter Needed
- Cannabis Income Considered
- Condotels and Leased Land
- Foreign National Loans to 80% LTV
- Asset Depletion to Supplement Income & No Price Hit
- No ratio DSCR to 75% LTV
- Vacant DSCR Refinances
- Short Term Rentals OK
- TIC Financing and Mixed Use 2-4 Units OK

Wholesale Focus. Non-QM Expertise. Broker



Before you close out the year, make sure your plans for 2026 are locked in. 🔒

Newfi's FREE Loan Officer Planning Guide helps you develop a thoughtful and impactful business plan for the new year. Filled with guided reflections, tips & tricks, and product specific strategies, you can start 2026 ahead of the competition!

👉 Visit newfiwholesale.com to download today.

FUNDLOANS

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

- First lien loan amounts up to \$6M
- Qualification methods include bank statements, P&L only, DSCR, asset allowance & assets only, 1099, WVOE, and full doc

Success.

New year, new closings. Start strong with a Non-QM lender built for brokers who want more wins. We approve common-sense scenarios others decline—bank statements, investor cash flow, complex income. With fast decisions and competitive pricing, we help you grow your pipeline all year long.

- **DSCR Loans-** No Ratio Available, Loans to \$3MM, LTV to 80%, FTHB Allowed
- **Bank Statements-** 12/24 Mo. Statements, Loans to \$3.5MM, LTV to 90%

Discover LoanLock Prime today: www.loanlockprime.com or (855) 671-LOCK



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- 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
- 2 ADUs ok
- Assisted living by exception
- Programs with no title seasoning, no cash-out seasoning, 1-month listing seasoning

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



Join NMP's Deal Desk Conversation with Castor Financial

Complex loan scenarios require more than just a standard playbook.

On **February 18th**, Castor Financial is proud to collaborate with **National Mortgage Professional (NMP) for a Deal Desk Discussion**, the premier forum for mortgage brokers to tackle their toughest files.

We'll be diving deep into how our **Prime Plus loan program** is resetting the industry standard for **Asset Depletion, Bank Statement, and DSCR loans**. While others see hurdles in non-traditional income, Castor sees opportunity.

Learn how our aggressive guidelines and streamlined underwriting equal more closed loans.

Don't miss this chance if you're stuck with a tough scenario or not familiar with our expansive guidelines!

Click here to register: [NMP Deal Desk](#)
Save the date: February 18th. Let's fund some loans.

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

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



Product and Pricing Discovery for Wholesale Brokers

WHOLESALE INVESTORS

5th Street Capital	Dominion Financial Services
ACC Mortgage	First Equity Funding
AD Mortgage	First National Bank of America
AHL Funding	FundLoans Capital
American Heritage Lending	LendVent Realty Capital
Angel Oak Mortgage	Legions Capital
Arc Home Loans	LoanLock Prime
Axos Bank	LoanStream Mortgage
BluePoint Mortgage	Logan Finance Corp.
Broadview	Luxury Mortgage
Capital Alliance	Maverick Lending
Castor Financial	Newfi
Carrington Mortgage Services	NQM Funding
Champions Funding	Park Place
ClearEdge Lending	Ponce Mortgage
Clout wmb	Thunderbird
Deephaven	
Developers Mortgage	

SIGN IN

SIGN UP



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You can update your preferences or unsubscribe from this list.