

March 2026



Market & Rate/Product Trends

The Non-QM sector continues to be the fastest-growing segment of the mortgage market. MBA projections continue to show flat volume expectations through 2028 with a slightly increasing rate environment. With refi activity limited primarily to opportunistic transactions and investment property C/O refi volume, the majority of volume is expected to come from the purchase market.

Last month, the Non-Agency market reported a record month, which was partially driven by an increase in the share of Full-Doc and Jumbo activity. Investment property and DSCR continue to be a significant driver of volume, as does Alt Doc for self-employed borrowers.

The teams winning in a flat market are the ones with access to the right products across the full borrower spectrum. To stay competitive, make sure your originators can serve both Agency and Non-Agency needs - and that you're ready for every doc type walking in the door.

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

ACCESS MARKET REPORT

Announcements




Coming Soon: LoanNEX is Integrating with Meridian Link!

[Click Here to Learn More!](#)

Events

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!](#)



LoanNEX **MBA SECONDARY & CAP MARKETS26**

Meet with us at
MBA Secondary Conference
New York 2026

Dan Smith
SVP, Sales

Eloise Schmitz
CEO and Co-Founder

Raj Parekh
SVP, Business Development

MBA
MORTGAGE BANKERS ASSOCIATION

New to LoanNEX



Is live on LoanNEX!



LoanNEX Pro Tips

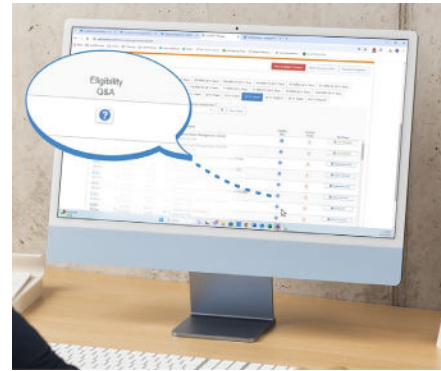
Discover Your Loan Discovery Shortcut!

Tired of endless loan research and guesswork? Our smart Eligibility Q&A is your secret weapon to

finding the perfect loan program. Here's how it works:

- Click Eligibility Q&A in the pricing table
- Answer simple yes/no questions
- Watch as pricing and eligibility adjust in real-time

👉 [Request a demo](#) to [schedule a training session](#) and get started!



FEATURED CLIENTS



Carrington Wholesale is a premier lender dedicated to expanding your pipeline with flexible Non-QM solutions. We provide manual underwriting expertise to deliver "Your First Look" at the right loan for every borrower.

Current Purchase Pricing:

- 50 bps Price Credit
- Purchase Transactions
- 75.01% – 80% LTV
- 700+ FICO Scores

For more information on our programs or to become a partner, please visit our [website](#)



Arc Home updated Alt Income guidelines to provide added flexibility for self-employed and alternative income borrowers.

Enhancements include:

- New fixed 50% expense ratio option on Bank Statement loans

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
- 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.

- ADU rental income permitted on 1-unit primary residences
- Expanded use of 1099 income held in an LLC

Contact John @ JGibson@ArcHome.com to learn more.



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

5th Street Capital is 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. From self-employed borrowers and real estate investors to complex income profiles, our common-sense underwriting and expansive product suite make tough scenarios achievable.

Why Top Originators Choose 5th Street Capital:

- Loan amounts up to \$5 million
- Bank Statement programs with expense factors as low as 15% and no CPA letter
- No-ratio DSCR up to 75% LTV, including vacant and short-term rentals
- Supplemental Asset Depletion with no pricing hit
- Closed-end Seconds, even eligible behind interest-only first mortgages
- Condotels, leased land, TIC, mixed-use (2-4 units)
- 90% LTV up to \$1.5M with standout pricing

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.



"Think Outside the Box" with LoanLock Prime!

Give your clients more ways to win with our Non-QM 2nd mortgage solutions. Qualify borrowers using 12-24 month bank statements or CPA-prepared P&Ls- perfect for self-employed borrowers. Offer loan amounts up to \$750K plus cash-out and piggyback options to maximize flexibility. Fast decisions, competitive pricing, and broker-friendly support help you close more deals and grow your pipeline with confidence.

Contact us at marketing@loanlockprime.com or (855) 671-LOCK, www.loanlockprime.com



Stop Losing Self-Employed Deals

Tired of the friction that comes with non-traditional income?

As self-employed and gig-worker applications surge, complexity shouldn't stand between you and a "Clear to Close."

Join **Castor Financial** on **March 18th at 10:00 AM** for our latest webinar: *Simplifying Loans for the Self-Employed*.

We're diving deep into the financing options fueling today's market growth, including:

- **Bank Statement Programs:** Business or Personal, Castor's Prime Plus accepts both(unlimited accounts)! High DTI? Learn to "stack" income.
- **P&L Loans:** Streamlining the documentation process.
- **The Expert:** Special guest **Danny Flucke**, Co-Founder of **US Tax Certs**, will reveal how his team helps mortgage brokers breeze through condition hurdles.

Don't miss this opportunity to learn how to remove the friction and get the deal done.



Second Homes with 15% Down (Better Than Agency?)

Second home demand hasn't disappeared; it's evolved. Today's buyers need flexibility that agency financing doesn't always provide.

American Heritage Lending offers **up to 85% LTV on second homes (just 15% down)** with pricing that is competitive, and in some scenarios, even better than agency options.

Program Highlights:

- Up to 85% LTV (Purchase Only)
- Jumbo loan amounts eligible
- Minimum 720 FICO
- Full Doc, Bank Statement & 1099 income allowed
- Interest-Only options up to 85%

High-income and self-employed borrowers continue driving second-home demand, yet agency overlays, reserve requirements, and pricing hits can complicate approvals. Our flexible documentation and competitive pricing helps you structure cleaner, more attractive offers.

If you have a client considering a lake house, beach property, or lifestyle move, this is a strong solution.

Price your next 2nd home scenario in our pricing engine today and see how 15% down can turn into a closed deal.

James.Gueltzow@ahlend.com

Not yet a partner with American Heritage Lending? Join us today at ahlendtpo.com and start offering smarter solutions!



Did you hear? We just made major guideline expansions to our Non-QM programs! Here's a peek at some of the updates we made:

Register today: castorloans.com/webinars



Logan Finance Launches Open Road Elevated, A Premium High-Balance Non-QM Product Tier

[Logan Finance](#) is launching **Open Road Elevated**, a premium Non-QM tier built for high-balance borrowers who have outgrown conventional and standard Non-QM loan limits. Available exclusively through Logan's Wholesale and Wholesale Commercial Broker channels, Open Road Elevated delivers four distinct qualification pathways: [Full Doc \(Roam\)](#), [Bank Statement \(Overland\)](#), [Asset Qualification \(Beyond\)](#), and [DSCR \(Autobahn\)](#) — with loan amounts up to \$5.0M and a 740 minimum FICO.

High-balance borrowers deserve a lender built for scale. Elevated Lending. Elevated Results.

Read the [press release here](#) and contact your Logan AE or email bizdev@loganfinance.com to get your pipeline moving.

Logan Finance Corporation | NMLS #127722



Stop Leaving ITIN Deals to Luck, Strike Gold with ACC Mortgage

This March, help more clients find their pot of gold on the path to homeownership, even without a Social Security Number. Our ITIN programs are built for qualified borrowers who file taxes with an ITIN and need flexible financing, with options offering up to 85% LTV.

Instead of letting strong borrowers slip away due to traditional guideline limits, offer a solution that expands opportunity and strengthens your

- Use Cryptocurrency as Assets on Asset Depletion and Asset Utilization
 - 25% of the current value of Bitcoin and Ethereum held in a Coinbase account
 - 50% of the current value of Cryptocurrency focused mutual or ETF Funds
 - New Condo Projects Allowed
- Less Restrictions on Bank Statement Expense Letter Requirements
- Up to \$10,000 Incidental Cash Back on Rate & Term Refinances
- Broadened Reserve Requirements

pipeline. With decades of Non-QM expertise, ACC Mortgage delivers consistent underwriting, scenario support and dependable execution for complex files.

Skip the luck, more approvals mean more relationships, more referrals and more closed loans.

Partner with ACC Mortgage, the OG Non-QM Lender and start closing more ITIN loans today. Connect with your National Account Executive, visit accmortgage.com or price your next loan at nonqmpricer.com and get started today.

Reach out to your Account Executive for more details.

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

- ACC Mortgage
- AD Mortgage
- AHL Funding
- American Heritage Lending
- Angel Oak Mortgage
- Arc Home Loans
- Axos Bank
- BluePoint Mortgage
- Broadview
- Capital Alliance
- Castor Financial
- Carrington Mortgage Services
- Champions Funding
- ClearEdge Lending
- 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
- Thunderbird

SIGN IN

SIGN UP



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You can update your preferences or unsubscribe from this list.