

## **MeridianLink® Mortgage Powers Onslow Bay's Expansion of Non-Agency Loan Capabilities**

*Integration delivers greater control, efficiency, and scalability for Onslow Bay's non-agency correspondent platform*

IRVINE, Calif. — **April 2, 2026** — [MeridianLink®, Inc.](#), a leading provider of digital lending and data-driven decisioning solutions, today announced that [Onslow Bay Financial LLC](#) ("Onslow Bay"), a long-term residential mortgage investor and a wholly-owned subsidiary of Annaly Capital Management, Inc. (NYSE: NLY), has gone live with [MeridianLink® Mortgage](#), the company's loan origination system ("LOS") designed to simplify and strengthen mortgage lending processes.

By moving from a third-party vendor to an in-house LOS, Onslow Bay has enhanced visibility and flexibility across its non-delegated correspondent whole loan platform, which was recently launched to broaden its originator network. The new system supports the company's goal of increasing operational efficiency, improving client engagement, and streamlining underwriting and workflow management.

"We're proud to support Onslow Bay as they expand their capabilities in the non-agency market," said Vince Furey, senior vice president of mortgage solutions at MeridianLink. "MeridianLink Mortgage provides the scalability and automation needed to optimize correspondent operations while maintaining the transparency and control investors require."

With its new platform in place, Onslow Bay will be empowered to further enhance decision-making, streamline data workflows, and reduce manual touchpoints across the lending process, helping the company better serve its non-delegated correspondent partners and strengthen long-term operational performance.

"Adopting MeridianLink Mortgage has given us full ownership of our loan process from end to end," said John O'Keeffe, Managing Director and Head of Onslow Bay Whole Loans. "From our first conversation to full implementation, the transition was smooth and efficient. The platform allows us to streamline workflows with greater accuracy, consistency, and responsiveness for our partners. With MeridianLink, we not only gain cutting-edge technology, but also the trusted expertise to support it. Onslow Bay is well-positioned to continue expanding our leadership across the non-Agency market with the MeridianLink Mortgage LOS as we further expand our capabilities and add new origination partners."

MeridianLink Mortgage is a streamlined end-to-end system that simplifies the entire mortgage origination process. The solution is designed for credit unions, community banks and independent mortgage bankers to ensure speed and accuracy from application to approval. Lenders choose MeridianLink Mortgage because of the sophisticated open API framework, which offers flexibility to quickly scale business needs and integrate with a vast ecosystem of more than 400 partners.

As Onslow Bay continues to grow its non-delegated correspondent platform, MeridianLink Mortgage will serve as a core component of the company's digital infrastructure, enabling greater control over each stage of the loan process, improving the experience for originators, and supporting the company's goal of expanding volume over time.

For more information about MeridianLink's innovative mortgage lending solutions, visit <https://www.meridianlink.com/solutions/mortgage-origination-system/>

### **About MeridianLink**

MeridianLink's leading digital lending platform and suite of solutions help retail banks, credit unions, IMBs, and consumer reporting agencies grow, scale, and serve. Powered by smarter automation, built-in compliance, trusted AI and data, and the industry's most robust partner network, we connect consumers to a modern technology ecosystem. Our solutions across account opening, loan origination and optimization, digital mortgages, collections, and reporting accelerate processes, deliver personalized experiences, and foster lasting relationships. Together, we're making lending human.

### **About Onslow Bay**

Onslow Bay is a preeminent correspondent aggregator that purchases closed, funded residential whole loans directly from its expansive network of approved originator partners. The company focuses on providing liquidity to the U.S. housing market through the acquisition and management of residential mortgage assets and is committed to building lasting relationships with its lending partners. Onslow Bay is a wholly-owned subsidiary of Annaly Capital Management, Inc., the largest mortgage REIT in the world, and has been active in acquiring expanded credit residential whole loans since 2016.

Learn more at [www.onslowbayfinancial.com](http://www.onslowbayfinancial.com).

### **About Annaly**

Annaly Capital Management, Inc. ("Annaly") is a leading diversified capital manager with investment strategies across mortgage finance. Annaly's principal business objective is to generate net income for distribution to its stockholders and to optimize its returns through prudent management of its diversified investment strategies. Annaly is internally managed and has elected to be taxed as a real estate investment trust, or REIT, for federal income tax purposes. Additional information on the company can be found at [www.annaly.com](http://www.annaly.com).

### **Forward-Looking Statements**

This news release contains certain forward-looking statements which are based on various assumptions (some of which are beyond our control) and may be identified by reference to a future period or periods or by the use of forward-looking terminology, such as “may,” “will,” “should,” “estimate,” “project,” “believe,” “expect,” “anticipate,” “continue,” or similar terms or variations on those terms or the negative of those terms. Actual results could differ materially from those set forth in forward-looking statements due to a variety of factors, which are discussed in “Risk Factors” in Annaly’s most recent Annual Report on Form 10-K and any subsequent Quarterly Reports on Form 10-Q. Annaly does not undertake, and specifically disclaims any obligation, to publicly release the result of any revisions which may be made to any forward-looking statements except as required by law.

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