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## **Velocity Commercial Capital Securitization Ratings Affirmed and Upgraded by Kroll Bond Rating Agency**

**Westlake Village, CA – July 09, 2025** – Velocity Financial, Inc. (NYSE: VEL), (“Velocity” or the “Company”), a leader in investor real estate loans, today announced that Kroll Bond Rating Agency (“KBRA”) has reviewed the ratings on 26 of the outstanding securitizations issued by its wholly-owned subsidiary, Velocity Commercial Capital, LLC, (“VCC”) resulting in 344 rating affirmations and 14 rating upgrades of the underlying tranches. These ratings actions occurred in conjunction with KBRA’s completion of a comprehensive surveillance review.

KBRA’s rating affirmations reflect “generally stable collateral and structure performance, as evidenced by increased credit support for the rated classes and minimal losses since issuance”. The rating upgrades considered each bond’s increased credit support compared to KBRA’s updated loss expectations and positive performance trends in the underlying loan pool since issuance. Cumulative loss levels in Velocity’s outstanding securitizations ranged from 0.00% to 0.58%, with 13 of 26 VCC outstanding securitizations experiencing no losses since issuance.

“The strong and consistent performance of Velocity’s securitizations continues to drive positive ratings momentum.” said Jeff Taylor, Executive Vice President of Capital Markets. “Velocity prioritizes strong alignment with investors by retaining credit risk in our securitizations. Our differentiated performance stems from our underwriting discipline and proprietary loss mitigation strategies that result in consistently minimal cumulative losses as we grow our portfolio.”

### **About Velocity Financial, Inc.**

Based in Westlake Village, California, Velocity is a vertically integrated real estate finance company that primarily originates and manages investor loans secured by 1-4 unit residential rental and small commercial properties. Velocity originates loans nationwide across an extensive network of independent mortgage brokers it has built and refined over 21 years. For additional information, please visit the Company’s investor relations website at [www.velfinance.com](http://www.velfinance.com).

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