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

Westlake Village, CA – July 03, 2026 – 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 30 of the outstanding securitizations issued by its wholly-owned subsidiary, Velocity Commercial Capital, LLC, (“VCC”) resulting in 379 rating affirmations and 27 rating upgrades of the underlying tranches. These rating 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 VCC’s outstanding securitizations ranged from 0.00% to 0.95%, with 9 of 30 experiencing no losses since issuance.

“The outstanding performance of Velocity’s securitizations continued to drive positive ratings momentum and increased investor interest,” said Jeff Taylor, Executive Vice President of Capital Markets. “The strong performance of Velocity’s securitizations has been driven by our collateral value discipline and proprietary loss mitigation strategies that resulted in consistently low cumulative losses as our portfolio grows.”

About Velocity Financial, Inc.

Based in Westlake Village, California, Velocity is a vertically integrated real estate finance company that primarily originates and manages business-purpose 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 22 years. For additional information, please visit the Company’s investor relations website at www.velfinance.com.

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