

# ProLending Mortgage Expands 42 Lender Platform to Give Houston Buyers and Investors More Options and Better Pricing

*Led by top Houston loan officer Steve Kyles, the expanded 42 lender platform gives buyers and investors more options, better pricing, and faster approvals.*

HOUSTON, TX, UNITED STATES, December 3, 2025 /EINPresswire.com/ -- ProLending Mortgage announced a major expansion of its lending platform, now offering 42 wholesale lender programs to better serve Houston homebuyers, veterans using VA loans, move-up buyers using Conventional and Jumbo loans, self-employed clients, and real estate investors seeking DSCR financing. This expansion positions ProLending Mortgage as one of the most comprehensive and consumer-focused mortgage brokerages in Houston.

The expanded lending platform benefits buyers and investors across Houston, Katy, Sugar Land, Richmond, Rosenberg, Pearland, Cypress, and Fulshear.

At the center of the platform is CEO Steve Kyles, a nationally recognized top one percent loan officer, respected mortgage broker serving Houston, and trusted local expert known for helping families and investors secure financing with clarity, strategy, and speed.

"In a market where buyers and investors need more flexibility, not more limits, the broker model is the advantage," said Kyles. "With access to 42 lenders, we can compare pricing, guidelines, and loan structures instantly and build a customized mortgage plan for VA buyers, first-time buyers,



luxury buyers, and investors.”

## Expanded Loan Programs Now Available Through ProLending Mortgage

### VA Loans for Veterans and Active-Duty Military

Lower rates. No down payment. Specialized underwriting.

Houston has one of the largest veteran populations in Texas, making VA access a critical advantage for local families.

### Conventional Loans for Primary and Secondary Homes

Competitive pricing across multiple wholesale lenders, giving buyers more flexibility and clearer comparisons.

### Jumbo Loans for Houston's Luxury and High-Value Markets

More flexible credit requirements, higher loan limits, and multiple investor options for million-dollar properties.

This is especially valuable in Houston's luxury markets, where buyers need higher loan limits, flexible underwriting, and fast turn times.

### DSCR Loans for Real Estate Investors

Qualification based on property cash flow, not personal income.

One of the most searched loan types in Texas and a powerful wealth-building tool for investors.

### Bank Statement Loans for Self-Employed Buyers

Income calculated using 12 or 24 months of deposits instead of tax returns... ideal for business owners, Realtors, contractors, and entrepreneurs.

### Non-QM, ITIN, and First-Time Buyer Programs

Designed to increase accessibility for families who need flexible options beyond traditional underwriting.

### Expanded DSCR Lending Menu for Houston Investors

Investor activity continues to grow across Houston and surrounding submarkets, making DSCR loans a key driver of demand.

ProLending's expanded DSCR platform includes:

- Multiple DSCR lender options
- Qualification based solely on rental income
- Support for long-term rentals and short-term rentals
- Cash-out refinancing for portfolio expansion
- Flexible credit score and reserve requirements
- Fast investor approvals for acquisition-focused buyers

“DSCR loans are one of the most powerful tools in today’s market,” Kyles said. “They allow investors to scale faster and build long-term wealth without traditional income verification.”

#### Why This Expansion Matters for Houston Homebuyers

Houston’s population growth, affordability, and strong job market are fueling demand for more competitive mortgage solutions.

The broker model offers:

- Better pricing
- Faster approvals
- More loan choices
- A personalized mortgage plan
- Clear communication
- Confidence during the buying process

“When you go to a single bank, the answer is yes or no,” Kyles said. “When you work with a broker who represents 42 lenders, the answer becomes let’s find the best way to get this done.”

#### About Steve Kyles and ProLending Mortgage

Steve Kyles is a 20-year mortgage professional, top one percent loan officer, and CEO of ProLending Mortgage. As a trusted mortgage broker serving Houston and one of Houston’s top loan officers, he specializes in VA loans, Conventional loans, Jumbo loans, DSCR investor financing, Non-QM lending, First-Time Buyer programs, and strategic mortgage planning for self-employed buyers.

ProLending Mortgage serves families and investors across Houston, Katy, Sugar Land, Richmond, Rosenberg, Pearland, Cypress, and Fulshear and offers access to 42 lender programs including FHA, VA, Conventional, Jumbo, Bank Statement, Non-QM, ITIN, First-Time Buyer, and DSCR loans.

Learn more:

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