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Velora Mortgage Expands Access to Flexible Mortgage Lending Solutions Across 43 States

LOS ANGELES, CA, UNITED STATES, June 26, 2026 /EINPresswire.com/ -- Velora Mortgage operates as a division of Xpert Home Lending, a national lending firm with more than $7 billion in funded loan volume. Through Xpert Home Lending, Velora Mortgage provides access to mortgage lending solutions in 43 states, helping borrowers evaluate financing options across a broad national lending platform.

Velora Mortgage serves homebuyers, homeowners, real estate investors, self-employed borrowers, business owners, luxury-home buyers, real estate agents, and referral partners seeking mortgage solutions for both traditional and complex lending scenarios.

Key Velora Mortgage lending solutions include DSCR loans for real estate investors, bank statement loans for self-employed borrowers, jumbo loans for higher-value properties, non-QM loans for complex borrower scenarios, and traditional conventional, FHA, VA, purchase, and refinance loans.

“Today’s mortgage market is more complicated than it was a few years ago,” said Matthew Schwartz, founder of Velora Mortgage. “Many strong borrowers, including real estate investors, business owners, and self-employed clients, do not always fit neatly into traditional bank guidelines. Velora was built to help those borrowers evaluate smarter financing options and navigate the mortgage process with more clarity.”

DSCR loans, or Debt Service Coverage Ratio loans, are commonly used by real estate investors because qualification is based primarily on a property’s income potential rather than traditional personal income documentation. Velora Mortgage works with investors seeking DSCR loan options for rental properties, short-term rentals, and multi-property investment strategies.

Velora Mortgage also provides access to bank statement loan options for eligible self-employed borrowers, jumbo mortgage options for higher-value home purchases and refinances, and non-QM lending solutions for borrowers with complex income, credit, property, or investment scenarios.

“Our goal is to be a practical, solution-oriented mortgage resource,” Schwartz added. “Whether someone is buying a home, refinancing, purchasing an investment property, or trying to solve a more complicated lending scenario, we want Velora Mortgage to be known for helping borrowers find a path forward when possible.”

For more information, visit www.veloramortgage.com

About Velora Mortgage
Velora Mortgage is a mortgage lending platform focused on homebuyer, refinance, investor, DSCR, jumbo, bank statement, and non-QM lending solutions. Velora Mortgage operates as a division/DBA of Xpert Home Lending and provides access to mortgage lending options in 43 states.

Licensing Disclosure:
Velora Mortgage operates as a division/DBA of Xpert Home Lending. NMLS # 2179191. Loan program availability, terms, and eligibility are subject to underwriting approval and applicable state licensing. Not all applicants will qualify.

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