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Verus Mortgage Capital Goes Live on Vesta

SAN FRANCISCO, CA, UNITED STATES, July 21, 2026 /EINPresswire.com/ -- Verus Mortgage Capital (VMC), the largest non-QM issuer in the U.S., today announced it has gone live on Vesta, the AI-native loan origination system, replacing its legacy LOS.

VMC retired a legacy LOS and selected Vesta to keep pace with the realities of non-QM origination, where borrower eligibility is governed by proprietary product guidelines and specialized credit expertise rather than Fannie Mae or Freddie Mac rulebooks. Vesta's task-based architecture handles exceptions natively, breaking each loan into discrete units of work that can be routed to a human or an AI agent.

The implementation represents a significant investment in Verus' operational infrastructure and supports the company's continued focus on delivering consistent execution, scalability, and a high-quality experience for its lending partners.

“Our business is built on flexibility and expertise across a wide range of borrower scenarios. We needed an LOS that could match that” said Dane Smith, President at Verus Mortgage Capital. “Vesta gives us a platform that scales with us across channels and creates opportunities to apply automation and AI in ways that improve efficiency and the experience we deliver to our lending partners.”

“Non-QM is one of the hardest origination problems in mortgage: the rules are proprietary, exceptions are the norm, and the workflow has to flex constantly. That's exactly why Verus is on Vesta,” said Mike Yu, Co-Founder and CEO at Vesta. “Our platform was built to handle that complexity natively, and our AI agent can do the operational work behind it.”

Vesta's AI features are live in VMC's production environment today: Document Intelligence identifies and processes documents, the AI agent resolves tasks the way a human user would, and the Loan Assistant lets users ask questions about the file or make real-time changes in plain language.

“We evaluated what AI looks like inside legacy LOS platforms — bolted-on assistants that read documents and make suggestions — and what it looks like inside Vesta. There's no comparison,” said Jeffrey Pisano, Head of Information Technology at Invictus Capital Partners, which backs VMC. “Vesta's agents can read our guidelines, complete real underwriting tasks, and operate inside the same system our team uses every day: the only architecture that works for non-QM, where the rules are ours and the work is judgment-heavy.”

About Vesta
Vesta is the loan origination system (LOS) where people and AI agents work together. It streamlines and automates operations to cut the time and cost of origination. Vesta has helped lenders cut operational costs by as much as 25 percent. Founded in 2020, Vesta is backed by Andreessen Horowitz, Bain Capital Ventures, and Conversion Capital. Learn more at vesta.com.

About Verus Mortgage Capital
Founded in 2015, Verus Mortgage Capital (VMC) is a non-QM investor backed by Invictus Capital Partners. VMC purchases loans in all 50 states and the District of Columbia and offers correspondent lenders a wide range of home financing products for credit-worthy borrowers. Verus combines deep non-agency market expertise with a commitment to innovation, operational excellence, and long-term partnerships that help lenders serve a broader range of creditworthy borrowers. Headquartered in Washington, D.C. with operations in Minneapolis, VMC has purchased more than $48 billion in non-agency loans since inception and, through its affiliates, has completed 91 rated securitizations. Mortgage bankers can learn more at www.verusmc.com.

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