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# SECURITIES AND EXCHANGE COMMISSION

## Washington, D.C. 20549

### SCHEDULE 13G/A

UNDER THE SECURITIES EXCHANGE ACT OF 1934  
(Amendment No. 6)\*

Velocity Financial, Inc.

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(Name of Issuer)

Common Stock, par value \$0.01 per share

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(Title of Class of Securities)

92262D101

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(CUSIP Number)

12/31/2025

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(Date of Event Which Requires Filing of this Statement)

Check the appropriate box to designate the rule pursuant to which this Schedule is filed:

- Rule 13d-1(b)  
 Rule 13d-1(c)  
 Rule 13d-1(d)
- 
- 

### SCHEDULE 13G/A

CUSIP No. 92262D101

1	<b>Names of Reporting Persons</b> Beach Point Capital Management LP
2	<b>Check the appropriate box if a member of a Group (see instructions)</b> <input type="checkbox"/> (a) <input checked="" type="checkbox"/> (b)

3	SEC Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power: 0.00
	6	Shared Voting Power: 6,949,566.00
	7	Sole Dispositive Power: 0.00
	8	Shared Dispositive Power: 6,949,566.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 6,949,566.00	
10	Check box if the aggregate amount in row (9) excludes certain shares (See Instructions) <input type="checkbox"/>	
11	Percent of class represented by amount in row (9) 17.9 %	
12	Type of Reporting Person (See Instructions) IA	

Comment for Type of Reporting Person: \*\*see Note 1\*\*

SCHEDULE 13G/A

CUSIP No. 92262D101

1	Names of Reporting Persons Beach Point GP LLC	
2	Check the appropriate box if a member of a Group (see instructions) <input type="checkbox"/> (a) <input checked="" type="checkbox"/> (b)	
3	SEC Use Only	
4	Citizenship or Place of Organization DELAWARE	
Number of Shares Beneficially Owned by Each Reporting Person With:	5	Sole Voting Power: 0.00
	6	Shared Voting Power: 6,949,566.00
	7	Sole Dispositive Power: 0.00
	8	Shared Dispositive Power: 6,949,566.00
9	Aggregate Amount Beneficially Owned by Each Reporting Person 6,949,566.00	

10	<p>Check box if the aggregate amount in row (9) excludes certain shares (See Instructions)</p> <input type="checkbox"/>
11	<p>Percent of class represented by amount in row (9)</p> <p>17.9 %</p>
12	<p>Type of Reporting Person (See Instructions)</p> <p>HC</p>

Comment for Type of Reporting Person: **\*\*see Note 1\*\***

## SCHEDULE 13G/A

### Item 1.

(a) **Name of issuer:**

Velocity Financial, Inc.

(b) **Address of issuer's principal executive offices:**

2945 Townsgate Road, Suite 110, Westlake Village, California, 91361

### Item 2.

(a) **Name of person filing:**

Beach Point Capital Management LP ("Beach Point Capital")

Beach Point GP LLC ("Beach Point GP")

(b) **Address or principal business office or, if none, residence:**

c/o Beach Point Capital Management LP, 1620 26th Street, Suite 6000n, Santa Monica, CA 90404

(c) **Citizenship:**

Beach Point Capital - Delaware

Beach Point GP - Delaware

(d) **Title of class of securities:**

Common Stock, par value \$0.01 per share

(e) **CUSIP No.:**

92262D101

### Item 3. If this statement is filed pursuant to §§ 240.13d-1(b) or 240.13d-2(b) or (c), check whether the person filing is a:

(a)  Broker or dealer registered under section 15 of the Act (15 U.S.C. 78o);

(b)  Bank as defined in section 3(a)(6) of the Act (15 U.S.C. 78c);

(c)  Insurance company as defined in section 3(a)(19) of the Act (15 U.S.C. 78c);

(d)  Investment company registered under section 8 of the Investment Company Act of 1940 (15 U.S.C. 80a-8);

(e)  An investment adviser in accordance with § 240.13d-1(b)(1)(ii)(E);

- (f)  An employee benefit plan or endowment fund in accordance with § 240.13d-1(b)(1)(ii)(F);
- (g)  A parent holding company or control person in accordance with § 240.13d-1(b)(1)(ii)(G);
- (h)  A savings associations as defined in Section 3(b) of the Federal Deposit Insurance Act (12 U.S.C. 1813);
- (i)  A church plan that is excluded from the definition of an investment company under section 3(c)(14) of the Investment Company Act of 1940 (15 U.S.C. 80a-3);
- (j)  A non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J). If filing as a non-U.S. institution in accordance with § 240.13d-1(b)(1)(ii)(J), please specify the type of institution:
- (k)  Group, in accordance with Rule 240.13d-1(b)(1)(ii)(K).

**Item 4. Ownership**

**(a) Amount beneficially owned:**

6,949,566 by each of Beach Point Capital and Beach Point GP (collectively, "Beach Point"). \*\*see Note 1\*\*

The Common Stock reported as beneficially owned by Beach Point in this Schedule 13G includes 5,995,466 shares of Common Stock held by certain clients of Beach Point (the "Clients") and 954,100 shares of Common Stock underlying call options beneficially owned by the Clients that are exercisable within 60 days.

**(b) Percent of class:**

17.9% by each of Beach Point Capital and Beach Point GP. The percent of class is based on 38,900,030 shares of Common Stock outstanding as of October 31, 2025, as reported in the Issuer's quarterly report on Form 10-Q filed on November 7, 2025. %

**(c) Number of shares as to which the person has:**

**(i) Sole power to vote or to direct the vote:**

Beach Point Capital - 0

Beach Point GP - 0

**(ii) Shared power to vote or to direct the vote:**

Beach Point Capital - 6,949,566 \*\*see Note 1\*\*

Beach Point GP - 6,949,566 \*\*see Note 1\*\*

**(iii) Sole power to dispose or to direct the disposition of:**

Beach Point Capital - 0

Beach Point GP - 0

**(iv) Shared power to dispose or to direct the disposition of:**

Beach Point Capital - 6,949,566 \*\*see Note 1\*\*

Beach Point GP - 6,949,566 \*\*see Note 1\*\*

**Item 5. Ownership of 5 Percent or Less of a Class.**

**Item 6. Ownership of more than 5 Percent on Behalf of Another Person.**

If any other person is known to have the right to receive or the power to direct the receipt of dividends from, or the proceeds from the sale of, such securities, a statement to that effect should be included in response to this item and, if such interest relates to more than 5 percent of the class, such person should be

identified. A listing of the shareholders of an investment company registered under the Investment Company Act of 1940 or the beneficiaries of employee benefit plan, pension fund or endowment fund is not required.

While Beach Point Capital and Beach Point GP may each be deemed the beneficial owner of the shares of Common Stock of the Issuer, each of the reporting persons is the beneficial owner of such stock on behalf of the Clients, including Beach Point Securitized Credit Fund LP and Beach Point TX SCF LP, who have the right to receive and the power to direct the receipt of the dividends from, or the proceeds of the sale of, such Common Stock.

**Item 7. Identification and Classification of the Subsidiary Which Acquired the Security Being Reported on by the Parent Holding Company or Control Person.**

If a parent holding company has filed this schedule, pursuant to Rule 13d-1(b)(ii)(G), so indicate under Item 3(g) and attach an exhibit stating the identity and the Item 3 classification of the relevant subsidiary. If a parent holding company has filed this schedule pursuant to Rule 13d-1(c) or Rule 13d-1(d), attach an exhibit stating the identification of the relevant subsidiary.

See Exhibit I

**Item 8. Identification and Classification of Members of the Group.**

Not Applicable

**Item 9. Notice of Dissolution of Group.**

Not Applicable

**Item 10. Certifications:**

By signing below I certify that, to the best of my knowledge and belief, the securities referred to above were acquired and are held in the ordinary course of business and were not acquired and are not held for the purpose of or with the effect of changing or influencing the control of the issuer of the securities and were not acquired and are not held in connection with or as a participant in any transaction having that purpose or effect, other than activities solely in connection with a nomination under ?? 240.14a-11.

**SIGNATURE**

After reasonable inquiry and to the best of my knowledge and belief, I certify that the information set forth in this statement is true, complete and correct.

**Beach Point Capital Management LP**

**Signature:** /s/ David Rosenblum  
**Name/Title:** David Rosenblum, General Counsel  
**Date:** 02/13/2026

**Beach Point GP LLC**

**Signature:** /s/ David Rosenblum  
**Name/Title:** David Rosenblum, General Counsel  
**Date:** 02/13/2026

**Comments accompanying signature:** \*\* Note 1 \*\* Beach Point Capital, an investment adviser registered under Section 203 of the Investment Advisers Act of 1940, furnishes investment advice to the Clients. In its role as investment adviser, Beach Point Capital possesses voting and investment power over the shares of Common Stock of the Issuer described in this schedule that are owned by the Clients, and may be deemed to be the beneficial owner of the shares of Common Stock of the Issuer held by the Clients. However, all securities reported in this schedule are owned by the Clients. Beach Point Capital disclaims beneficial ownership of such securities. Beach Point GP is the sole general partner of Beach Point Capital. As a result, Beach Point GP may be deemed to share beneficial ownership of the shares of Common Stock of the Issuer held by the Clients. Beach Point GP disclaims beneficial ownership of such securities.

**Exhibit Information:** Exhibit I - Identification and Classification of the Subsidiary which Acquired the Security Being Reported on by the Parent Holding Company or Control Person Exhibit II - Joint Filing Agreement

## **EXHIBIT I**

### **Identification and Classification of the Subsidiary which Acquired the Security Being Reported on by the Parent Holding Company or Control Person**

Beach Point GP LLC is the sole general partner and therefore control person of Beach Point Capital Management LP, an investment adviser registered under Section 203 of the Investment Advisers Act of 1940.

**EXHIBIT II**

**Joint Filing Agreement**

THIS JOINT FILING AGREEMENT is entered into as of February 13, 2026, by and among the parties signatories hereto. The undersigned hereby agree that the Statement on Schedule 13G with respect to the shares of Common Stock, par value \$0.01 per share, of Velocity Financial, Inc. is, and any amendment thereafter signed by each of the undersigned shall be, filed on behalf of each undersigned pursuant to and in accordance with the provisions of Rule 13d-1(k) under the Securities Exchange Act of 1934, as amended.

February 13, 2026

Date

Beach Point Capital Management LP

/s/ David Rosenblum

Signature

David Rosenblum, General Counsel

Name/Title

February 13, 2026

Date

Beach Point GP LLC

/s/ David Rosenblum

Signature

David Rosenblum, General Counsel

Name/Title