

INVESTOR SERIES · OVERVIEW

Investor Series Product Comparison

Every Corva Investor Series program at a glance · October 2026

HOW TO USE THIS GUIDE

Start with pricing. The Corva pricing engine returns the best-priced eligible program for each loan scenario. Use this guide to see how that program compares with the alternatives.

Then drill down. Before submitting, confirm the scenario against the program matrix named in the last row of each table. Matrix overlays, LTV tiers and state restrictions always control.

Best-case values. Figures show each program's maximums or minimums under its best tier (typically higher FICO, lower loan amount, purchase). Most limits step down by FICO, loan amount, property type and transaction.

"See matrix" cells (shaded) mark values set only in that program's matrix and not summarized here.

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1 Program Directory

Which programs each Investor Series line offers, by category

Line	Full Doc & Alt Doc	DSCR / Investor Cash Flow	Foreign National	Second Lien
CORVA LAUNCH	Launch Non-QM (Full Doc, Bank Stmt, P&L, 1099, Asset Qualifier)	Launch DSCR	Launch Foreign National	—
CORVA BOOST	Boost Select Plus · Boost Select	Boost DSCR Plus · Boost DSCR · Boost Cross Collateral DSCR	Boost Foreign National DSCR	—
CORVA CONNECT	eXpert Alt Doc · eXpress Full Doc	eXperienced Investor	eXperienced Investor FN	—
CORVA FLEX	Flex Series	Flex Series DSCR	Flex Series FN (DSCR)	Flex Equity Solutions
CORVA LINK	Link Select · Link Access · Link Select Jumbo	Link DSCR	Link DSCR Foreign National	Link Equity · Link Equity Plus · Link Equity DSCR
CORVA BEACON	Beacon Select · Beacon Access (A+ / A-)	Beacon DSCR Plus · Beacon Cross Collateralized	Beacon Foreign National Plus	—
CORVA PULSE	Pulse A · Pulse B · Pulse C	Pulse DSCR	—	—
CORVA IGNITE	Ignite Select · Ignite Access	Ignite Select DSCR · Ignite Access DSCR · DSCR Under 1.00 · No Ratio DSCR · DSCR + Assets	Ignite Foreign National DSCR	—

Line names reflect the Corva Investor Series. Program names match the program matrices and guidelines published at www.corvatpo.com.

2 Full Doc & Alt Doc

Owner-occupied and investor programs qualified with full or alternative income documentation

FULL & ALT DOC · LAUNCH · BOOST · CONNECT · FLEX

Program	LAUNCH Launch Non-QM	BOOST Boost Select Plus	BOOST Boost Select	CONNECT eXpert Alt Doc	CONNECT eXpress Full Doc	FLEX Flex Series
Documentation	Full Doc · Bank Stmt (12/24) · P&L Only · 1099 · Asset Qualifier	Standard Doc · Bank Stmt (12/24)	Full Doc/AUS · Bank Stmt · P&L · 1099 · WVOE · Asset Utilization	Bank Stmt (12/24) · P&L · 1099 · WVOE · Asset Depletion · Asset Utilization	Full Doc · 12/24 mo wage earner & self-employed	Full Doc · Bank Stmt (12/24) · 1099 · WVOE · P&L Only · Asset Depletion
Min FICO	600	680	620	660	660	620
Max LTV · Primary Purchase	90%	80%	90%	85%	85%	90%
Max LTV · Primary Cash-Out	80%	80%	80%	80%	80%	80%
Loan Amount	\$100K – \$4.0M	\$150K – \$2.5M	\$150K – \$4.0M	\$125K – \$3.0M	\$125K – \$3.0M	\$100K – \$4.0M
Max DTI	50% (55% w/ comp factors)	45%	50% (55% primary w/ limits)	50% (FTHB 45%)	50% (FTHB 45%)	50% (55% Expanded DTI)
Credit Event Seasoning	BK 0–12 mo eligible (limits); FC 13–24 mo	48 mo	12 mo (70%, \$1M)	36 mo	36 mo	12 mo (LTV reductions)
Reserves	4 mo (to \$1M)	6 mo (9 mo > \$1.5M)	3 mo (≤ 80% LTV)	3 / 6 / 9 mo by loan size	3 / 6 / 9 mo by loan size	6 / 9 / 12 mo by loan size
Interest Only	Yes · 680 FICO, 80% LTV	Yes · 700 FICO	Yes · 660 FICO, 90% LTV	Yes · 660 FICO, 80% LTV	Yes · 660 FICO, 80% LTV	Yes · 90% LTV (investment 80%)
2nd Home / Investment	85% purch / 75% cash-out	75%	85%	80% / 80%	80% / 80%	85% · investment 85% purch / 80% C/O
Highlights	P&L Only: 680, 80%, \$2M · Asset Qualifier: no DTI, \$3M	0x30x12 · SFR & condo only · no entity vesting	P&L/WVOE/Asset Util max 80% purch / 70% C/O · 40-yr terms	P&L w/o bank stmts: 700, 75%, \$1.0M · WVOE primary only	Loans > \$2.0M: 680 FICO · Investment > 75%: 700 FICO	WVOE/P&L: 660, 85/80, \$3.0M · Asset Depletion 80/75
Drill-Down Document	Launch Full Doc, Bank Stmt, P&L, 1099 & Asset Qualifier Matrices	Boost Program Matrices	Boost Program Matrices	Connect Program Matrices	Connect Program Matrices	Flex Series Matrix

FULL & ALT DOC · LINK · IGNITE

Program	LINK Link Select	LINK Link Access	LINK Link Select Jumbo	IGNITE Ignite Select	IGNITE Ignite Access
Documentation	Full Doc · Bank Stmt (12) · 1099 · P&L · Asset Utilization	Full Doc · Bank Stmt (12) · 1099 · P&L	Full Doc · Bank Stmt (12) · 1099	Full Doc (24/12) · Bank Stmt · P&L + 3 mo stmts · 1099 · WVOE · Asset Utilization	Full Doc / Alt Doc (see matrix)
Min FICO	660	620	660 purch / 680 refi	<i>See matrix</i>	<i>See matrix</i>
Max LTV · Primary Purchase	89.99%	80%	75%	<i>See matrix</i>	<i>See matrix</i>
Max LTV · Primary Cash-Out	80%	80%	65% (refi)	<i>See matrix</i>	<i>See matrix</i>
Loan Amount	\$100K – \$3.5M	\$100K – \$2.0M	\$3.5M – \$5.0M	<i>See matrix (> \$3.0M w/ overlays)</i>	<i>See matrix</i>
Max DTI	55%	50%	43%	<i>See matrix</i>	<i>See matrix</i>
Credit Event Seasoning	48 mo	Recent events eligible (75% max); standard 24 mo	48 mo	BK 12 mo (others: see matrix)	BK 12 mo (others: see matrix)
Reserves	6 mo (≤ \$2.0M)	3 mo	18 mo	<i>See matrix</i>	<i>See matrix</i>
Interest Only	Yes · 80% LTV	Yes · 80% LTV	No	Yes · 10-yr IO	<i>See matrix</i>
2nd Home / Investment	85% purch / 80% C/O	70% purch & R/T · no cash-out	Primary only	Yes · LTV see matrix	<i>See matrix</i>
Highlights	DTI > 50%: primary, 700, 80% · 1x30x12	Recent credit events welcome · max cash-out \$500K	Two appraisals · no FTHB or gifts · 0x30x24	Limited tradelines OK (80%) · cash-out may fund reserves	No limited tradelines, rent-free or gift of equity
Drill-Down Document	Link Matrices (Non-BPL)	Link Matrices (Non-BPL)	Link Matrices (Non-BPL)	Ignite Non-QM Guide / Ignite Matrix	Ignite Non-QM Guide / Ignite Matrix

FULL & ALT DOC · BEACON · PULSE

Program	BEACON Beacon Select	BEACON Beacon Access (A+)	BEACON Beacon Access (A-)	PULSE Pulse A	PULSE Pulse B	PULSE Pulse C
Documentation	Full Doc · Streamlined · Bank Stmt (12/24) · P&L (12) · WVOE · Asset Depletion	Full Doc · Streamlined · Bank Stmt (12/24) · P&L (12) · WVOE · Asset Depletion	Full Doc · Streamlined · Bank Stmt (12/24)	Full Doc (24) · Streamline (12) · 1099 · Bank Stmt (12–24) · Asset Depletion · WVOE	Full Doc (24) · Streamline (12) · 1099 · Bank Stmt (12–24) · Asset Depletion · WVOE	Full Doc (24) · Streamline (12) · 1099 · Bank Stmt (12–24)
Min FICO	660	660	660	660	660	660
Max LTV · Primary Purchase	90%	90%	85%	90%	90%	85%
Max LTV · Primary Cash-Out	80%	75%	75%	80%	75%	75%
Loan Amount	\$150K – \$3.5M	\$150K – \$3.0M	\$150K – \$2.0M	\$150K – \$3.5M (\$3M inv.)	\$150K – \$3.0M	\$150K – \$2.0M (\$1.5M inv.)
Max DTI	55% (700, 80%, primary)	50%	45%	50% (55% w/ criteria)	50%	45%
Credit Event Seasoning	4+ yrs	3+ yrs	2+ yrs	48 mo	36 mo	24 mo
Reserves	6 mo	3 mo	3 mo	6 / 9 / 12 mo by loan size	3 / 6 / 9 mo by loan size	3 mo
Interest Only	Yes · 700 FICO, 85% LTV	Yes · 700 FICO, 80% LTV	No	Yes · 700 FICO, 85% LTV	Yes · 700 FICO, 80% LTV	No
2nd Home / Investment	85% / 85%	85% / 85%	80% / 80%	85% / 85%	85% / 85%	80% / 80%
Highlights	0x30x12 · P&L & WVOE max 80%	1x30x12 · P&L & WVOE max 75%	2x30x12, 1x60x24 · cash-out max \$250K (> 60% LTV)	90% at \$1M / 740 · cash-out max \$750K (> 60% LTV)	90% at \$1M / 740 · cash-out max \$500K (> 60% LTV)	85% at \$1M / 720 · cash-out max \$250K (> 60% LTV)
Drill-Down Document	Beacon Guidelines §16.1	Beacon Guidelines §16.2	Beacon Guidelines §16.2	Pulse A Product Profile	Pulse B Product Profile	Pulse C Product Profile

3 DSCR / Investor Cash Flow

Business-purpose investment property loans qualified on property cash flow

DSCR SNAPSHOT · KEY DIFFERENCES AT A GLANCE

Program	Min DSCR	< 1.00 / No Ratio	Min FICO	Max Purch	Max C/O	Max Loan	STR	First-Time Inv.	Cross-Coll.	Foreign Nat'l
Launch DSCR	1.00	No min · 0.75 refi	620	80%	75%	\$3.5M	Yes	Yes	—	Yes
Boost DSCR Plus	1.00	—	680	80%	75%	\$2.5M	—	—	—	—
Boost DSCR	1.00	< 1.00 tier	640	80%	75%	\$3.5M	Yes	Yes	—	Separate FN
Boost Cross Collateral	1.00	0.75 / property	660	80%	75%	\$4.0M	Yes	—	2–25	—
Connect eXperienced Investor	1.00	0.80	680	80%	75%	\$3.0M	Yes	Yes	—	Yes
Flex Series DSCR	1.00	0.75 · No Ratio	640	80%	80%	\$4.0M	Yes	Yes	—	Yes
Link DSCR	1.00	0.75	640	80%	80%	\$2.5M	Yes	Yes	—	Yes
Beacon DSCR Plus	1.00	0.75 · No Ratio	660	80%	75%	\$3.0M	Yes	Yes	—	Separate FN
Beacon Cross Collateralized	1.10	—	680	75%	70%	\$2.0M	—	—	2–15	—
Pulse DSCR	1.00	0.75 · No Ratio	660	80%	75%	\$2.0M	Yes	Yes	—	—
Ignite Select DSCR	1.00	Via Under 1.00	620	80%	80%	\$3.5M	Yes	Yes	—	Separate FN
Ignite Access DSCR	1.25	—	700	75%	70%	\$3.0M	—	Yes	—	—
Ignite DSCR Under 1.00	0.75	0.75	640	75%	65%	\$3.0M	—	Limited	—	—
Ignite No Ratio DSCR	None	No Ratio	700	70%	60%	\$2.5M	—	—	—	—
Ignite DSCR + Assets	1.15 blended	0.75 + assets	680	80%	70%	\$2.5M	—	—	—	—

Max Loan is the program maximum; DSCR below 1.00, STR and first-time investor scenarios carry their own lower LTV and loan limits. "Separate FN" = foreign nationals are handled under that line's Foreign National program (Section 4).

DSCR PROGRAM DETAIL · LAUNCH · BOOST · CONNECT

Program	LAUNCH Launch DSCR	BOOST Boost DSCR Plus	BOOST Boost DSCR	BOOST Boost Cross Collateral DSCR	CONNECT eXperienced Investor
Min DSCR	1.00 (> 75% LTV, STR)	1.00	1.00	1.00 loan (0.75 per property)	1.00
Below 1.00 / No Ratio	Yes · no min on purch (≤ 70–75%); 0.75 refi	No	Yes · < 1.00 tier (660, 75%)	No	Yes · min 0.80 (720, \$1.5M)
Min FICO	620	680	640	660	680
Max LTV · Purchase	80%	80%	80%	80%	80%
Max LTV · Cash-Out	75%	75%	75%	75%	75%
Loan Amount	\$100K – \$3.5M	\$100K – \$2.5M	\$100K – \$3.5M	\$200K – \$4.0M	\$100K – \$3.0M
Property / Units	1–4 units	1–4 units (2–4 & condo 75%)	1–4 units · condotel & rural OK	2–25 properties · 1–4 units each	1–4 units (condo, co-op, rural)
Short-Term Rental	Yes · 1.00 DSCR	No	Yes · 75% purch / 70% refi	Yes	Yes · LTV –5%
First-Time Investor	Yes · 680, 80% (no FTHB)	No	Yes · 700, 1-unit, DSCR > 1.00	No	Yes · 75%, 12 mo reserves
Entity Vesting	Yes · LLC, partnership, corp	Yes	Yes	See matrix	Yes · entity may hold title
Reserves	4 mo (to \$1M)	6 mo (9 mo > \$1.5M)	2 / 6 / 12 mo by loan size	2 mo per property (more > \$1.5M)	3 / 6 / 9 mo by loan size
Prepayment Penalty	Yes · per PPP Supplement	Up to 5 yrs	Up to 5 yrs	Up to 5 yrs	Step-down up to 5 yrs
Interest Only	Yes · 680 FICO	Yes · 75% purch / 70% C/O	Yes · 680, 75% / 70%	Yes · 680, 75% / 70%	Yes · 700, 80%
Drill-Down Document	Launch DSCR Matrix	Boost Program Matrices	Boost Program Matrices	Boost Program Matrices	Connect Program Matrices

DSCR PROGRAM DETAIL · FLEX · LINK · BEACON · PULSE

Program	FLEX Flex Series DSCR	LINK Link DSCR	BEACON Beacon DSCR Plus	BEACON Beacon Cross Collateralized	PULSE Pulse DSCR
Min DSCR	1.00	1.00	1.00	1.10 (loan & each property)	1.00
Below 1.00 / No Ratio	Yes · 0.75–0.99 and no-ratio (< 0.75)	Yes · min 0.75 (75% / 70%)	Yes · min 0.75 and no-ratio	No	Yes · min 0.75 and no-ratio
Min FICO	640	640 (660 > \$1.5M)	660	680	660
Max LTV · Purchase	80%	80%	80%	75%	80%
Max LTV · Cash-Out	80%	80%	75%	70%	75%
Loan Amount	\$100K – \$4.0M	\$75K – \$2.5M	\$100K – \$3.0M	\$250K – \$2.0M	\$125K – \$2.0M
Property / Units	1–4 units	1–4 units · non-warr. condo, rural	1–4 units (no co-ops)	2–15 properties, same state	1–4 units (SFR, PUD, condo)
Short-Term Rental	Yes · LTV –5%	Yes · 1.15 DSCR, 720, 75%	Yes · 70%, \$2.0M, 1.00 DSCR	No	Yes · 70%, 1.00 DSCR
First-Time Investor	Yes · 660, \$1.5M (FTHB 75%, 700)	Yes · 700, 1.00 DSCR, long-term rental	Yes · 700, DSCR > 1.00, \$2.0M	No · 12 mo experience	Yes · 700, 1.00 DSCR
Entity Vesting	Yes · LLC, partnership, corp	Yes · domestic LLC	Yes · max 4 owners, guaranty	Yes · guaranty required	Yes · max 4 owners, 2 layers
Reserves	6 / 9 / 12 mo by loan size	3 mo (6 mo > \$1M or < 1.00)	3 / 6 / 9 mo by loan size	6 mo	3 mo (6 mo > \$500K)
Prepayment Penalty	Optional	Up to 5 yrs	Yes · where permitted	Yes · incl. partial release	1–5 yrs
Interest Only	Yes · 80% LTV	Yes · 80%, 1.00 DSCR	Yes · 700, 75% / 70%	Yes · 700, 75%	Yes · 700, 75% / 70%
Drill-Down Document	Flex Series Matrix	Link BPL DSCR Matrix	Beacon Guidelines §16.3	Beacon Guidelines §16.4	Pulse DSCR Product Profile

DSCR PROGRAM DETAIL · IGNITE

Program	IGNITE Ignite Select DSCR	IGNITE Ignite Access DSCR	IGNITE Ignite DSCR Under 1.00	IGNITE Ignite No Ratio DSCR	IGNITE Ignite DSCR + Assets
Min DSCR	1.00	1.25	0.75	None	0.75 initial · 1.15 blended
Below 1.00 / No Ratio	Via DSCR Under 1.00	No	Yes · 0.75 – 0.99	Yes · no ratio (< 0.75)	Yes · assets added to rents
Min FICO	620	700	640	700	680
Max LTV · Purchase	80%	75%	75%	70%	80%
Max LTV · Cash-Out	80%	70%	65%	60%	70%
Loan Amount	\$100K – \$3.5M	\$250K – \$3.0M	\$100K – \$3.0M	\$100K – \$2.5M	\$100K – \$2.5M
Property / Units	1–4 units · condo, NW condo, rural	SFR & condo only (no 2–4, NW condo, rural)	1–4 units (no rural)	1–4 units (no rural)	1–4 units (no rural)
Short-Term Rental	Yes · LTV –5%, 80% max	No	No	No	No
First-Time Investor	Yes · 80%, \$1.5M (no FTHB)	Yes · no FTHB	Yes · 60%, no cash-out	No	No · experienced borrower
Entity Vesting	Yes · US entity, max 4 members	Yes · US entity, max 4 members	Yes · US entity, max 4 members	Yes · US entity, max 4 members	Yes · US entity, max 4 members
Reserves	3 mo > 65% LTV (6 mo > \$2M, 12 mo > \$3M)	3 mo (6 mo > \$2M)	6 mo	6 mo	6 mo
Prepayment Penalty	Per PPP Supplement	Per PPP Supplement	Per PPP Supplement	Per PPP Supplement	Per PPP Supplement
Interest Only	Yes · 640, 80% LTV	Yes · 640, 80% LTV	Yes · 640, 80% LTV	Yes · 640, 80% LTV	Yes · 640, 80% LTV
Drill-Down Document	Ignite DSCR Matrix	Ignite DSCR Matrix	Ignite DSCR Matrix	Ignite DSCR Matrix	Ignite DSCR Matrix

4 Foreign National

Programs for borrowers without U.S. residency, primarily investment property

Program	LAUNCH Launch Foreign National	BOOST Boost Foreign National DSCR	CONNECT eXperienced Investor FN	FLEX Flex Series FN (DSCR)	LINK Link DSCR Foreign National	BEACON Beacon Foreign National Plus	IGNITE Ignite Foreign National DSCR
Qualifying Basis	DSCR or Asset Qualifier	DSCR	DSCR	DSCR	DSCR	Foreign income or DSCR	DSCR
Min DSCR	No min (purch ≤ 70%); 0.75 otherwise	< 1.00 allowed	1.00	1.00	1.00	1.00	1.00
Max LTV · Purchase	75%	75%	70%	70%	70%	65%	75%
Max LTV · Cash-Out	65%	70%	65%	70%	60%	60%	65%
Max Loan	\$3.0M	\$2.5M	\$2.0M	\$1.5M	\$1.5M	\$1.0M	\$2.0M
Credit Requirement	No US credit required; US score min 620 if present	No score required (680 if scored)	3 tradelines, 2-yr history (US, intl or letters)	No US credit priced at 660	US credit (SSN/ITIN) or intl credit / letters	680+ FICO or qualifying foreign credit	US tri-merge required; no FICO: 12-mo intl credit rating
Reserves	6 mo (12 mo > \$2M); +3 if < 1.00	6 mo	12 mo + 2 mo per property	6 mo	6 mo	12 mo	12 mo
Highlights	Investment or 2nd home purchase · 10% own funds	First-time investor & STR allowed · cash-in-hand max \$300K	Max cash-out \$350K · no IO · max 2 loans	SFR, 2–4 unit, warrantable condo · no gifts or POA	Business purpose only · 12 mo housing history	2nd home & investment · no IO · cash-out max \$250K	Eligible countries listed · cash in hand \$500K (≤ 50% LTV) / \$300K
Drill-Down Document	Launch Underwriting Guidelines	Boost Program Matrices	Connect Program Matrices	Flex Series Matrix	Link BPL DSCR Matrix	Beacon Guidelines §16.5	Ignite DSCR Matrix

Eligible visas, country restrictions and ITIN treatment vary by program. See each program's guidelines.

5 Second Lien (Closed-End Seconds)

Stand-alone closed-end second mortgages behind an existing first lien

Program	FLEX Flex Equity Solutions	LINK Link Equity	LINK Link Equity Plus	LINK Link Equity DSCR
Lien Type	Closed-end second	Closed-end second	Closed-end second	Closed-end second
Documentation	Full Doc · Bank Stmt · 1099 · WVOE · P&L · Asset Depletion (OO) · DSCR (NOO)	Full Doc · Bank Stmt (12) · P&L · Asset Utilization	Full Doc only	DSCR
Min FICO	640	660	680	680
Max CLTV	90%	90% primary · 85% 2nd home · 80% investment	90% primary · 75% 2nd home / inv.	80%
Loan Amount	\$50K – \$850K	\$50K – \$1.0M	\$50K – \$500K	\$75K – \$500K
Occupancy	Primary, 2nd home, investment	Primary, 2nd home, investment	Primary, 2nd home, investment	Investment (business purpose)
DSCR Option	Yes · 1.00 DSCR, 80% CLTV	See Link Equity DSCR	No	Yes · 1.00 DSCR
Highlights	Combined liens to \$5.0M (60%) · 48 mo credit events · IO primary only	> \$750K primary SFR/PUD only · IO max 70% CLTV · DTI 50%	84 mo credit event seasoning · no IO · DTI 50%	2–4 units –5% · no STR or IO · lease required
Drill-Down Document	Flex Equity Solutions Matrix	Link Equity Matrices	Link Equity Matrices	Link Equity Matrices

All figures are summaries for comparison only and are subject to change without notice. Program matrices and guidelines published at www.corvatpo.com control in every case.

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