

There's a Light at the end of the Tunnel



Occurrence	Fannie Mae	FHA	VA	USDA Rural
Foreclosure	7 years from Trust Deed Date	3 years from Trust Deed Date	2 years from Trust Deed Date	3 years from Trust Deed Date
Short Sale	2 years with/ Max 80% LTV 4 years with/ Max 90% LTV 7 years - Max LTV	3 years from completion date. *Can re-enter market if short-sale is sold with NO mortgage delinquencies	2 years from Trust Deed Date *Can immediately re-enter market if short-sale is sold with NO mortgage delinquencies	3 years from Completion Date
Chapter 7 Bankruptcy	4 years from Discharge Date	2 years from Discharge Date	2 years from Discharge Date	3 years from Discharge Date
Chapter 13 Bankruptcy	2 years from Discharge Date 4-years from Dismissal	1-year of the payout must elapse & payment performance must be satisfactory. Buyer must receive permission from the court to enter into a mortgage.	1-year of the payout must elapse & payment performance must be satisfactory. Buyer must receive permission from the court to enter into a mortgage.	1- year from completion

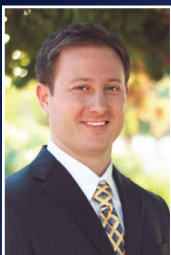


“Yes.”



If you have gone through or are considering going through a Foreclosure, Short-sale, or Bankruptcy, NOW is the time to start getting your credit back in order. Although it seems like a long time away, there are steps to take in preparation for your next new home!

Call The Tobias Team today to find out when YOU can buy again!



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