

Waiting to Buy again?



Is NOW the time?

Whether you have had a foreclosure, short sale or other previous set-back, now may be the time to get back in the market for a new home! Contact me today to find out how I can help you decide and prepare to buy again.

TRADITIONAL PROGRAMS	FORECLOSURE	SHORT SALE	CHAPTER 7	CHAPTER 13
CONVENTIONAL	7 Years from Trustee Sale	4 Years with 3% Down	4 Years from Discharge or Dismissal Date	2 Years from Discharge Date 4 Years from Dismissal Date
FHA	3 Years from Trustee Sale	3 Years from Sale *No waiting period IF no lates on Short Sale Mortgage	2 Years from Discharge Date/3 Years if property was included in BK	1 Year of payout with satisfactory pmt & court permission
VA	2 Years from Trustee Sale	No waiting period with a clear CAIVRS	2 Years from Discharge Date	1 Year of payout with satisfactory pmt & court permission



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