



HOMEOWNERS WITH SIGNIFICANT CREDIT EVENTS SUCH AS A FORECLOSURE, BANKRUPTCY OR SHORT SALE CAN BECOME HOMEOWNERS AGAIN. WAITING PERIODS VARY BY LOAN PRODUCT AND MAY BE SHORTER THAN YOU THINK.

	BANKRUPTCY CHAPTER 7	BANKRUPTCY CHAPTER 13	FORECLOSURE	SHORT SALE
Conventional	4 Years from Discharge Date	2 Years from Discharge Date 4 years from Dismissal Date	7 Years from Date Foreclosure Completed	4 Years from Date Sale Completed
FHA	2 Years from Discharge Date	1 Year Payout Period with Satisfactory Borrower Payment Performance	3 Years from Date Foreclosure Completed	3 Years from Date Sale Completed
VA	2 Years from Discharge Date	1 Year Payout Period with Satisfactory Borrower Payment Performance	2 Years from Date Foreclosure Completed	2 Years from Date Sale Completed
USDA	3 Years from Discharge Date	3 Years from Discharge Date	3 Years from Date Foreclosure Completed	3 Years from Date Sale Completed

**Note: Additional restrictions may apply. For Real Estate Professionals only. Please use the grid as a guide only.*

AT TAG LENDING GROUP, WE WANT TO MAKE THE AMERICAN DREAM OF HOMEOWNERSHIP A REALITY EVERYDAY!

START PLANNING FOR A PROGRESSIVELY BETTER FUTURE!

CALL TODAY FOR DETAILS!



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