



HELP CLIENTS RECEIVE A SECOND CHANCE.

Do you have clients who have experienced a bankruptcy, foreclosure or short sale? We have a number of loan programs for a broad range of needs, including solutions for homebuyers who have experienced economic challenges. PrimeLending is proud to offer the home loan programs below, for which your clients may qualify.

OCCURRENCE

| PRODUCT | OCCURRENCE | | | |
|-------------|---|---|--|--|
| | FORECLOSURE | SHORT SALE DEED-IN-LIEU | CH. 7 BANKRUPTCY | CH. 13 BANKRUPTCY |
| FANNIE MAE | 7 Years from completion date | 4 years from completion date of short sale/DIL to disbursement date of new mortgage | 4 Years from discharge or dismissal date | 2 Years from discharge date 4 Years from dismissal date |
| FREDDIE MAC | 7 Years from completion date as reported on the credit report+ *- | 4 Years from completion date for short sale (additional requirements may apply) | 4 Years from discharge or dismissal date | 2 Years from discharge date; 4 years from dismissal date |
| FHA | 3 years since the foreclosure was settled | 12-month period preceding short sale with on-time payments (deed in lieu-3 Years) | 2 Years from discharge date | 2 years from discharge date |
| VA | 2 Years from completion date | No specific information on this yet, assume foreclosure rule of 2 years | 2 Years from discharge date | 1 Year of the payout must elapse and payment performance must be satisfactory; buyer must receive permission from the court to enter into a mortgage |
| USDA RURAL | 3 Years from completion date | 3 Years from completion date | 3 Years from discharge date | 1 Year of the payout must elapse and payment performance must be satisfactory; buyer must receive permission from the court to enter into a mortgage |
| JUMBO* | | | | |

BASED ON SPECIFIC INVESTOR GUIDELINES

CALL ME TODAY TO TURN A SECOND CHANCE INTO A FAST CLOSING.



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