



**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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