



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

**AT PRMG, 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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Top Originators

