

# ***BUYING AFTER A Foreclosure, Short-Sale, or Bankruptcy***

<b>Occurrence</b>	<b>Fannie Mae</b>	<b>FHA</b>	<b>VA</b>
<b>Foreclosure</b>	7 Years from Completion Date	3 Years from Completion Date	2 Years from Completion Date
<b>Short Sale</b>	2 Years for <80% LTV 4 Years for <90% LTV 7 Years for Full Eligibility	3 Years from Completion Date; **No waiting period IF no Lates on Short Sold Mortgage	2 Years from Completion Date
<b>Chapter 7 Bankruptcy</b>	4 Years from Discharge or Dismissal Date	2 Years from Discharge Date	2 Years from Discharge Date
<b>Chapter 13 Bankruptcy</b>	2 Years from Discharge Date 4 Years from Dismissal Date	1 Year of Payout with Satisfactory Payment Perfor- mance & Court Permission	1 Year of Payout with Satisfactory Payment Perfor- mance & Court Permission

\*Extenuating Circumstances may lessen waiting periods.



License Number: LO-0914187  
NMLS Number: 250108  
Company NMLS: 6274

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