

GOT CREDIT BLEMISHES?

THAT'S OK!

	FHA	Conventional	VA	USDA
Determined by:	Date of FHA Case	Date of Application	Credit Approval	Credit Approval
Ch 7 or 11 BK	2 Years	4 Years	2 Years	3 Years
Chapter 13 BK	1 Year	2 Years of Discharge 4 if Debt DIsmissed	1 Year	1 Year
Foreclosure	3 Years	7 Years	2 Years	3 Years
Short Sale	3 Years / 1 Year if current	4 Years	3 Years	2 Years
Deed in Lieu	3 Years	4 Years	3 Years	2 Years

All loans are subject to underwriting of investor approval. Other restrictions apply. This is not an offer of credit or commitment to lend. Guidelines subject to change.