

When Can I Purchase Again?

Occurrence	Conventional	FHA	VA	USDA	JUMBO
Foreclosure	7 years from completion of foreclosure	3 years from completion or 7 years for High Balance Cash out Refinance	2 years from completion 4 years for High Balance	3 years from completion date	7 years from completion date
Short Sale / Deed in Lieu of	4 years from completion date or settlement. (if the loan is subject to Mortgage Insurance please see MI guidelines for additional requirements)	3 years from date of pre-foreclosure sale if in default at time of short sale	1 year from completion date or 4 years from completion for High Balance	3 years from completion date	7 years from completion date
Chapter 7 or 11 Bankruptcy	4 years from discharge or dismissal	2 years from discharge date or 7 years for High Balance Cash out Refinance.	2 years from discharge date 4 years for High Balance	3 years from completion date	7 years from completion date
Chapter 13 Bankruptcy	2 years from discharge 4 years from dismissal	1 year from discharge or dismissal date or 7 years for High Balance Cash out Refinance	1 year from discharge or dismissal date 4 years for High Balance	3 years from completion date	5 years from discharge or 7 years from dismissal

These time lines may change without notice. Additional requirements apply including but not limited to re-establishing credit, minimum credit scores, down payment requirements and meeting other lending guidelines.



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