

There's a Light at the End of the Tunnel!



We have **FREE Credit services** available for individuals of **Hardship from Short Sale, Foreclosure or Bankruptcy**. A team of professionals who value your dreams as much as you do!

Occurrence	Fannie Mae	FHA	VA	USDA Rural
Foreclosure	7 yrs. from Trust Deed Date 4 years if included in BK	3 yrs. from Trust Deed Date	2 yrs. from Trust Deed Date	3 yrs. from Trust Deed Date
Short-Sale	4 yrs. w/Max 95% LTV	3 yrs. from Completion Date <i>*Can re-enter market if short-sale is sold with NO mortgage delinquencies and was NOT an FHA mortgage</i>	No timeframe with AUS approval <i>*Can immediately re-enter market if short-sale is sold with NO mortgage delinquencies</i>	3 yrs. from Completion Date
Ch. 7 Bankruptcy	4 yrs. from Discharge Date	2 yrs. from Discharge Date	2 yrs. from Discharge Date	3 yrs. from Discharge Date
Ch. 13 Bankruptcy	2 yrs. from Discharge Date 4 yrs. from Dismissal Date	1 yr. of the payout must elapse & payment performance must be satisfactory. Buyer must receive permission from the court to enter into a mortgage.	1 yr. of the payout must elapse & payment performance must be satisfactory. Buyer must receive permission from the court to enter into a mortgage.	1 yr. from Completion Date

The Road to Recovery... Are you on it?

Which of the following did you experience?

☒ **SHORT SALE** ☒ **FORECLOSURE** ☒ **BANKRUPTCY**

Allow **NOVA® Home Loans Team** of professionals to help put you on the right road!

FREE CREDIT SERVICES - 4 Months from the **EXACT** date NOVA® Home Loans will do a soft pull on your credit to ensure the hardship did report to all credit bureaus properly. This will prevent any additional time added to your recovery. We will then provide you with a prescription of your credit bureau and work diligently with you and the alignment of your credit score courtesy of our in-house Credit Services Department.

Facebook.com/MySunLakesHomes | YouTube.com/MySunLakesHomes



the
KOLB
team



**Don't Delay!
CALL US TODAY!**

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Other conditions and restrictions may apply. Rates and available loan programs are subject to change without notice. Contact your loan officer for more information.