

## Nova Home Again Program



If you have been through a significant credit event, like a foreclosure, short sale or bankruptcy, you may be wondering what your options are for becoming a homeowner again. [Conventional](#), [FHA](#), [USDA](#) and [VA](#) loans all have waiting periods, typically 2-7 years. For full details, read our article [How Long Do I Have to Wait to Buy Again?](#) We can also work together with our [Credit Services](#) team to help you [raise your credit score](#).

If you don't want to wait 2-7 years to buy a house, the Home Again Program may be just what you are looking for!



With the Home Again Program, you may qualify to buy or refinance your home with **no waiting after a foreclosure, short sale or deed-in-lieu**, and as little as **6 months from bankruptcy**.

### Program Requirements:

- 600 Minimum Credit Score
- \$100,000 Minimum Loan Amount
- \$1,500,000 Maximum Loan Amount
- Primary Residence Only
- 1 Unit Properties: Single Family Residence, Attached/Detached PUDs, and Approved Condos

### Program Features:

- Purchase Max LTV = 80%
- Refinance Max LTV= 75%
- Cash Out Refinance Max LTV= 65%
- Gifts and/or gift of equity allowed for all down payment funds!

- No Prepayment Penalty
- Rates as low as 5.99% (subject to change)

The advertisement features a night scene with a house and two green signs on a post. One sign says 'FORECLOSURE' and the other says 'SHORT SALE'. The text 'Recent foreclosure or shortsale?' is written in white. A 'Primary Residence' badge is in the top right. Below the signs, it says 'We can get borrowers HOME AGAIN!' in yellow and white. The 'NOVA HOME AGAIN' logo is on the left with the tagline 'Let's Go Home...'. The main text describes the program for borrowers with foreclosures, short-sales, deed in lieu, or bankruptcy. It lists program requirements such as 5/1 ARM loans, 600 minimum FICO, and a \$1,500,000 max loan amount. It also lists property types like single family residences and approved condos. A contact box for Daniel Jackson, Senior Loan Officer, includes his phone numbers, email, and website. The bottom of the ad contains a disclaimer and a small logo for Jackson Home Loans.

Recent foreclosure or shortsale? **Primary Residence**

**FORECLOSURE**

**SHORT SALE**

We can get borrowers **HOME AGAIN!**

**NOVA HOME AGAIN**  
Let's Go Home...

If a borrower has a **Foreclosure, Short-sale** or recent **Deed In Lieu**, or has a **Bankruptcy** at least 6 months old, there are options\*.

The **NOVA® Home Again** program can get borrowers into a loan so they can purchase or refinance a home, sometimes without having to wait.

**Program Requirements**

- For 5/1 ARM Loans - Amortizing
- 600 Minimum FICO
- \$1,500,000 Max Loan Amount
- Purchase, Rate/Term Refinance Loans, and Cash Out Refinance Loans Available
  - Purchase Max LTV = 80%
  - R/T Refi Max LTV = 75%
  - C/O Refi Max LTV = 65%
- 1 Unit Properties
  - Single Family Residence, Attached/ Detached PUDs, and Approved Condos
- Local Appraisers

**NOVA® Home Again for Investment Properties Available.**

**Daniel Jackson**  
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**Jackson HOME LOANS**

880902429 YCA-0801644615 NOVA HOME LOANS 31071 Equal Housing Opportunity Licensed by the CA-000 under the CFI (0630546) and CRMLA (4131230). Loans made or arranged pursuant to CFI or CRMLA license.

\*All other installment credit and revolving credit must be paid on time. Additional restrictions may apply. Contact your Loan Officer for more details.

[Contact us](#) today for more details!

Find Out More!

Your Name \*

Your Email \*

Your Phone #

I Would Like To...

Buy A Home

Sell A Home

Refinance

Other

Comments or Questions

[reset all fields](#) Sending ...

