

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 sky background with a house silhouette. A large question mark is positioned between two green signs that read 'FORECLOSURE' and 'SHORT SALE'. A 'Primary Residence' badge is in the top right. The main headline asks 'recent foreclosure or shortsale?' and promises 'We can get borrowers HOME AGAIN!'. The 'NOVA HOME AGAIN' logo is prominent, with the tagline 'Let's Go Home...'. The text explains that borrowers with foreclosures, short-sales, deed in lieu, or bankruptcy within the last 6 months have options. It lists program requirements: 5/1 ARM loans, 600 FICO, \$1.5M max loan, purchase/refinance/cash-out options with LTV limits, and 1-unit properties. It also notes that local appraisers are used and that investment properties are available. Contact information for Daniel Jackson, Senior Loan Officer, is provided, including phone, cell, fax, email, and website. A small 'NOVA HOME LOANS' logo and a 'Senior Loan Officer' badge are also present. A disclaimer at the bottom states that all other installment credit and revolving credit must be paid on time.

Primary Residence

recent foreclosure or shortsale?

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.

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NOVA HOME LOANS

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*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 ...

