

## 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)



**Recent foreclosure or shortsale?** **FORECLOSURE** **SHORT SALE** **Primary Residence**

**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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**Jackson** **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 ...

