

## 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'. A large white question mark is positioned between the signs. The text 'Recent foreclosure or shortsale?' is written in white. A small box in the top right corner says 'Primary Residence'. Below the signs, a blue banner reads 'We can get borrowers HOME AGAIN!'. The main content is divided into two columns. The left column has the 'NOVA HOME AGAIN' logo and the text 'Let's Go Home...'. Below this, it states: '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\*.' It then describes the 'NOVA Home Again' program. The right column is titled 'Program Requirements' and lists: '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' (with sub-points for Max LTV: 80%, 75%, and 65%), and '1 Unit Properties' (with sub-points for Single Family Residence, Attached/Detached PUDs, and Approved Condos). It also mentions 'Local Appraisers' and 'NOVA Home Again for Investment Properties Available'. At the bottom left is a photo of Daniel Jackson, Senior Loan Officer, with his contact information. At the bottom right is the 'NOVA HOME LOANS' logo and a small disclaimer.

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.**

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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 ...

