



Foreclosure, Shortsale, Bankruptcy Wait Periods

	VA	FHA	CONVENTIONAL
FORECLOSURE	2 years from completion date	3 years from completion date	7 years from completion date
SHORT SALE	2 years from completion date	3 years from completion date	4 years from completion date
CH. 7 BANKRUPTCY	2 years from discharge date	2 years from discharge date	4 years from discharge date
CH. 13 BANKRUPTCY	1 year from discharge date	1 year from discharge date	2 years from discharge date -OR- 4 years from dismissal date