

## Waiting Period For Purchasing A New Home Following A Bankruptcy

	<b>CONVENTIONAL</b>	<b>FHA</b>	<b>USDA</b>	<b>VA</b>
<b>CHAPTER 7</b>	4 years from discharge	2 years from discharge	3 years from discharge	2 years from discharge
<b>CHAPTER 13</b>	2 years from discharge or 4 years from dismissal	1 year of payout payment performance and court permission	1 year of payout payment performance and court permission	1 year of payout payment performance and court permission
<b>SHORT SALE OR DEED IN LEU</b>	4 years, 2 years allowed with extenuating circumstances	3 years	3 years	2 years unless there are extenuating circumstances
<b>FORECLOSURE</b>	7 year waiting period	3 years from date of trustee deed	3 years from date of trustee deed	2 years from completion date (recording of trustee deed)