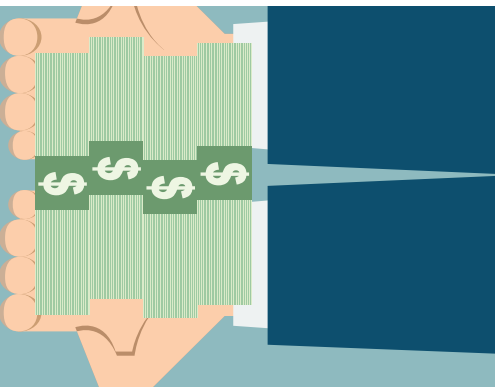


HOW LONG BEFORE I CAN BORROW AGAIN?

This helpful at-a-glance guide will provide you with the required wait times if you've had a bankruptcy, foreclosure, deed-in-lieu or short sale.

Event	FHA	VA	USDA	Fannie Mae	Freddie Mac
Bankruptcy	Chapter 7: 2 years Chapter 13: Min 12 months with satisfactory payout & court approval	Chapter 7: 2 years Chapter 13: Min 12 months with satisfactory payout & court approval	Chapter 7: 3 years Chapter 13: Still open or within 12 months requires a credit waiver	Chapter 7 or 11: 4 years, 2 years with ext. cir.* Chapter 13: 2 years from discharge date or 4 years from dismissal date 2 years with ext. cir.*	Chapter 7 or 11: 4 years, 2 years with ext. cir.* Chapter 13: 2 years from discharge date or 4 years from dismissal date 2 years with ext. cir.*
Deed-in-lieu of Foreclosure	3 Years	2 Years	3 Years	4 years 2 years with ext. cir.*	4 years 2 years with ext. cir.* (90% max LTV/CLTV)
Foreclosure / Pre-Foreclosure	3 Years	2 Years	3 Years	7 years 3+-years with ext. cir.* (90% max LTV/CLTV)	7 years 3+-years with ext. cir.* (90% max LTV/CLTV)
Forgiveness of Debt (Shortsales)	3 Years	2 Years	3 Years	4 years 2 years with ext. cir.*	4 years 2 years with ext. cir.* (90% max LTV/CLTV)
Forgiveness of Debt Restructuring (Short Payoff or Modification)	3 Years	2 Years	3 Years	Refer to DU Findings	Refer to LP Feedback Cert.

Note: Buyer must demonstrate re-established satisfactory credit score per guidelines. Guidelines are for purchase transactions only. Additional underwriting requirements for loan approval may apply. Not all buyers will qualify. *extenuating circumstances



Feel free to connect with me through social media:



Terri Johnson



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County/City/Area	# Sold	Median \$ Feb 2015	Median \$ Feb 2014	% Change Yr-to-Yr
SAN JOAQUIN COUNTY	557	\$265,500	\$230,000	15.4%
CLEMENTS	2	\$65,750	N/A	N/A
ESCALON	6	\$237,500	\$235,500	0.8%
LATHROP	26	\$360,000	\$281,000	28.1%
LINDEN	3	\$287,000	\$240,500	19.3%
LOCKEFORD	2	\$162,550	\$183,500	-11.4%
LODI	47	\$250,000	\$210,050	19.0%
MANTECA	86	\$347,500	\$295,000	17.8%
RIPON	19	\$336,250	\$390,000	-13.8%
STOCKTON	251	\$192,500	\$160,000	20.3%
TRACY	104	\$392,500	\$381,000	3.0%
WOODBIDGE	6	\$465,000	\$219,000	112.3%

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