

VISA ELIGIBILITY FOR NON CITIZENS

(Fannie Mae and Freddie Mac Loans)

| VISA CLASS | ELIGIBILITY | DESCRIPTION | REQUIRMENTS |
|---|-------------|--|---|
| A-1 A-2 Dependents | Eligible | A dependent of an A-1/A-2 visa holder: Immediate family members of foreign government official. | EAD is required but may be documented other than EAD card. |
| A-1 A-2 Foreign Diplomatic Personnel | Eligible | A diplomat and foreign government official such as an ambassador, consular officer or other top government official. A-2 can also classify as lower ranked foreign government employees. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required. |
| A-3 Personal Employees of A-1/A-2 | Eligible | An attendant, servant or other personal employee of foreign government officials. | <ul style="list-style-type: none">• EAD is required but may be documented other than EAD card.• Eligible dependents of work visa types A-3 allowed. |
| B-1 Visitor for Business | Ineligible | | |
| B-2 Prospective Student or Prospective Scholar | Ineligible | | |
| B-2 Visitor for Tourism | Ineligible | | |
| BCC B1/B2 | Ineligible | | |
| C-1 Aliens in transit through US not Diplomats | Ineligible | | |
| C-2 Aliens in transit to and from UN Headquarters | Ineligible | | |

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| C-3 Aliens in transit through US – Diplomat | Ineligible | | |
| C-4 Short term employment | Ineligible | | |
| C-1/D Crewmember Visa | Ineligible | | |
| CP – Continued Presence | Ineligible | | |
| DACA - Deferred Action for Childhood Arrivals | FNMA AND FHA ONLY | | FNMA Requirements |
| | | | <p>If a borrower(s) has a Deferred Action for Childhood Arrivals (DACA) status, the loan is eligible for financing with HBFS as long as the following requirements are met:</p> <ul style="list-style-type: none">• The borrower must have a valid Social Security Number or Individual Taxpayer Identification Number AND;• The borrower must have a CURRENT and VERIFIED employment authorization document (EAD) or other current documentation showing legal status. |
| | | | FHA Requirements |
| | | | <p>Individuals may apply for FHA financing, provided they meet the following additional requirements:</p> <ul style="list-style-type: none">• the property will be the borrower’s principal residence;• the borrower has a valid Social Security Number (SSN), except for those employed by the World Bank, a foreign embassy, or equivalent employer identified by HUD;• the borrower is eligible to work in the U.S., as evidenced by the Employment Authorization Document issued by the USCIS; and• the borrower satisfies the same requirements, terms, and conditions as those for U.S. citizens. <p>Essentially these individuals are treated the same as U.S. citizens and must otherwise meet all underwriting criteria.</p> |

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| D-1 Alien Crewman D-2 Crew members employed on a vessel or aircraft who are in the U.S. on "stopovers." | Ineligible | | |
| E-1 Treaty Trader | Eligible | An individual who is in the U.S. to conduct trade under a treaty between his/her country and the U.S. or his/her employer and other companies. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required.• Eligible dependents of work visa type E-1 allowed. E-1 dependent children are not authorized for employment. • Principal E-1 can be employed only by the trade qualifying company through which he/she obtained status. • Dependent spouse may apply to USCIS for employment authorization. EAD is required. |
| E-2 Treaty Investor | Eligible | An individual who is in the U.S. to develop and direct the operations of an enterprise in which he/she has made a substantial investment. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required.• Eligible dependent of work visa type E-2 allowed. E-2 dependent children are not authorized for employment. • Principal E-2 can be employed only by the trade-qualifying company that petitioned for the E-2 status.• Dependent spouse may apply to the USCIS for employment authorization. EAD is required. |
| E-3 Temporary worker in a specialty occupation | Eligible | Limited to citizens of Australia. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required.• Eligible dependents of work visa type E-3 are allowed.• May be employed and compensated only by the sponsoring employer. |

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| F-1 Students | Eligible | An individual who is in the U.S. in order to engage in full-time academic study in anaccredited academic educational or literacy program, or at a College/university or conservatory. | |
| F-2 Dependent of F-1 | Ineligible | | |
| F-3 Family-Based Immigrant Visa | Ineligible | | |
| G-1 G-2 G-3 G-4 Representatives to and Employees of International Organizations | Eligible | An individual who is in the U.S. as a representative of an international organization (e.g., the United Nations) and for his/her dependents. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required.• Principal G can only work for the qualifying foreign government or international organization sponsoring her/his status.• All work for dependents must be first approved by the U.S. Department of State. |
| G-5 Personal employee of G- 1, G-2, G-3, or G-4 Visa holders | Eligible | An individual who is in the U.S as a personal employee of a representative to an international organization. | <ul style="list-style-type: none">•Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.•EAD is required.• Dependents of work visa type G-5 also eligible. |

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| H-1A Temporary worker performing services as a registered nurse | Eligible | An individual who is in the U.S. for a fixed amount of time, who performs services of a professional nature in a specific position for a sponsoring employer. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required.• Employment authorization is granted for an initial period of up to 3 years. Extensions for an additional 3 years are possible. The employer petitions USCIS on behalf of the worker. Employment is incidental to his/her status with the specific employer. |
| H-1B Temporary Worker in a Specialty Occupation H-1B2 H-1B3 H-1C | Eligible | An individual who is in the U.S. for a fixed amount of time, who performs services of a professional nature in a specific position for a sponsoring employer. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required.• Employment authorization is granted for an initial period of up to 3 years. Extensions for an additional 3 years are possible. The employer petitions USCIS on behalf of the worker. Employment is incidental to his/her status with the specific employer. |
| H-1B1 Free Trade Agreement worker (Chile/Singapore) | Eligible | An individual who is in the U.S. for a fixed amount of time, who performs services of a professional nature in a specific position for a sponsoring employer. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required.• Employment authorization is granted for an initial period of up to 3 years. Extensions for an additional 3 years are possible. The employer petitions USCIS on behalf of the worker. Employment is incidental to his/her status with the specific employer. |
| H-2 Temporary worker performing services unavailable in U.S. | Ineligible | | |
| H-2A Temporary worker performing agricultural services | Ineligible | | |

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|---|--|--|---|
| H-2B Temporary worker performing other services | Ineligible | | |
| H-3 Trainee | Ineligible | | |
| H-4 Dependents of H visa holders | Eligible ONLY if H-1B Visa holder is also on the loan; otherwise ineligible. | An individual who is in the U.S. as a dependent of an H Visa holder. | No employment is allowed. |
| I | Eligible | Representative of Foreign Information Media: Journalist or representative (and their dependents) of international media. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required. |
| IR-1 Immigrant Visa for a Spouse of a U.S. Citizen | Eligible | Spouse of Representative of Foreign Information Media: Journalist or representative of international media. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required. |
| J-1 Exchange Visitor (Student) | Ineligible | | |
| J-2 Dependent of J-1 Visa Holder | Ineligible | | |

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| K-1 Fiancé/Fiancée of U.S. Citizen | Eligible | | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is required. |
| K-2 Minor Child of K1 | Ineligible | | |
| K-3 Spouse of US citizen Life Act | Eligible | | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required. |
| K-4 Child of K-3 | Eligible | | Only eligible if there is a US Citizen is also on the loan; otherwise ineligible. |
| L-1 Intra-company Transferee | Eligible | An individual who has been transferred from a subsidiary, affiliate, or branch office overseas to the U.S. to work in an executive, managerial, or specialist capacity. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required.• May be employed only by the company that obtained the L-1 status on their behalf, and only for the period of time indicated by USCIS. |
| L-2 Dependents of L-1 Visa holders | Eligible ONLY if the spouse is on the loan | An individual who is in the U.S. as a dependent of an L-1 Visa holder. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required.• L-2 spouse may apply to USCIS for employment authorization. EAD* is required. L-2 children are not allowed to work. |

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| M-1 M-1 Vocational Student UHCL is not currently authorized for M-1 students | Ineligible | | |
| M-2 Dependent of M-1 Visa Holder | Ineligible | | |
| M-3 Border commuter vocational or nonacademic student | Ineligible | | |
| N-8 Parent of SK-3 special immigrant | Ineligible | | |
| N-9 Child of N-8 | Ineligible | | |
| NACARA | Eligible | Cuba, Guatemala, Nicaragua and El Salvador Beneficiaries seeking permanent residency. | |
| NATO 1-5 NATO-7 | Eligible | Employee of International Organization. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required.• Eligible dependents are allowed. |
| O-1 O-2 Workers of Extraordinary Ability | Eligible | An individual of extraordinary ability in the field of sciences, arts, education, business or athletics, who is in the U.S. to work for a sponsoring employer or organization (O-1), and accompanying personnel (O-2). | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• Can only work for the business that has filed for the status.• EAD is not required. |

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| O-3 Dependents of O-1 and O-2 Visa holders | Eligible ONLY if O-1 & O-2 visa holder is also on the loan; otherwise ineligible. | A spouse or child of an O-1 or O-2 visa holder. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is required• No employment is allowed. |
| P-1 Athlete | Eligible | Internationally recognized athlete, entertainment group or essential support personnel | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is required. |
| P-2 Artist or Entertainer | Eligible | Under a reciprocal exchange program. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is required. |
| P-3 Artist or Entertainer | Eligible | In a culturally unique program. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is required |
| P-4 | Eligible ONLY if P-1, P-2 or P-3 Visa holder is also on the loan; otherwise ineligible. | Spouse or dependant of P-1, P-2, P-3. | Spouse or dependant of P-1, P-2, P-3. |
| Q-1 | Ineligible | | |
| Q-2 | Ineligible | | |
| Q-3 | Ineligible | | |

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| R-1 | Eligible | Religious Worker. | This visa type requires a letter from the religious organization employing the borrower confirming that they will be sponsoring the visa holder for a Green Card. |
| R-2 | Ineligible | | |
| S-5 | Eligible | Informant possessing information on criminal activity. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required. |
| S-6 | Eligible | Informant possessing information on terrorism. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required. |
| S-7 | Ineligible | | |
| T-1 | Eligible | Victim of a severe form of trafficking in persons. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required. |
| T-2 | Ineligible | | |
| T-3 | Ineligible | | |

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| T-4 | Ineligible | | |
| TD Dependents of TN Visa Holders | Eligible | An individual who is in the U.S. as a dependent of a TN Visa holder. | Dependent of a TN Visa holder. No employment is allowed. |
| TN Professionals under NAFTA | Eligible | A Canadian or Mexican citizen who is entering the U.S. for the purpose of working as a professional for either a U.S. company or a foreign company. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required.• Can only work for the petitioning company or business. |
| U-1 | Eligible | Spouse of U-1. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required. |
| U-2 | Eligible | Child of U-1. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required. |
| U-3 | Ineligible | | |
| U-4 | Eligible | Parent of U-1 under 21 years of age. | <ul style="list-style-type: none">• Passport with photo, and• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source.• EAD is not required. |

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| V-1 | Eligible | Spouse of lawful permanent resident awaiting availability of immigrant visa. | <ul style="list-style-type: none">• Passport with photo, <i>and</i>• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), <i>and</i>• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income• EAD is not required. |
| V-2 | Eligible | Child of lawful permanent resident awaiting availability of immigrant visa. | |
| V-3 | Eligible | Derivative child of V-1 and V-2. | <ul style="list-style-type: none">• Passport with photo, <i>and</i>• Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), <i>and</i>• USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income• EAD is not required. |