

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.	• 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.	• 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
			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: • 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
			Individuals may apply for FHA financing, provided they meet the following additional requirements: • 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. Essentially these individuals are treated the same as U.S. citizens and must otherwise meet all underwriting criteria.

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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.	• 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.	• 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.	• 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.	• 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.	•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.	• 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.	• 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.	• 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.	• 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.	• 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		• 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 source. • EAD is required.
K-2 Minor Child of K1	Ineligible		
K-3 Spouse of US citizen Life Act	Eligible		• 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 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.	• 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 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.	• 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 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.	• 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).	• 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.	• 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	• 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.	• 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.	• 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.	• 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.	• 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.	• 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.	• 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.	• 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.	• 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.	• 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.	• 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.	• 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.