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OVERVIEW

Land Home Financial Services, Inc. (LHFS) funds mortgages to non-US Citizens who are lawful permanent or non-permanent residents of the United States.

LHFS requires that our Borrowers are here legally in the US to live and work.

DEFINITIONS

ITIN: Individual taxpayer identification number is a US tax processing number issued by the Internal Revenue Service.

Non-Permanent Resident Alien: Non-US citizens who are permitted to reside in the US on a temporary basis and may have been granted authorization to work in the US by the US Citizenship and Immigration Services (USCIS).

Permanent Resident Alien: An immigrant who, although not a US citizen, has been granted the right to live and work permanently in the US. The Borrower is required to provide a valid social security number for loan eligibility purposes.

USCIS: United States Citizenship and Immigration Services.

Visa: A Visa status allows a person to enter the US for various reasons for a certain period, as well as providing both legal non-permanent residency and legal purposes.

PROCEDURES AND RESPONSIBILITIES

Need to obtain further documentation to determine eligibility if a Borrower states the following:

- Not a US citizen or
- Not a Permanent Resident Alien

This applies to any Borrower on a transaction, regardless of income.

Borrower is required to provide:

- Valid *Social Security number, and
- Proof of non-permanent resident alien status, and
- Proof of employment authorization
 - If the VISA type contains employment authorization (i.e., TN VISA) a specific employment authorization card is not required but all other VISA requirements apply (i.e., must be employed by the same employer for whom the VISA was authorized)
- * **Note: A social security card cannot be used for evidence of work status. If the Consumer is using an ITIN financing program and a credit report with an ITIN # is required, the ITIN number may be entered in the SSN fields.**

PERMANENT RESIDENT ALIEN DOCUMENTS

Permanent Resident Aliens are eligible for financing under the same terms and conditions as US Citizens. Individuals granted the privileges of residing permanently in the US are granted this status. Documents must not expire prior to the first payment due date.

Form or Document	Details and Requirements
Permanent Resident Alien Card, Form I-551 Note: Commonly referred to as a Green Card	<p>Valid for 10 years and the expiration date is printed on the card. May also indicate if authorized for employment.</p> <p>Permanent Resident Alien cards (I-551) due to expire within 6 months of the note date must be accompanied by a copy of the USCIS Form I- 829 (Application to Replace Permanent Resident Alien Card) filing receipt.</p> <p>AR-3, AR-103 and I-151 cards are old versions of the Permanent Resident Alien card and are NOT acceptable, as they should have been exchanged for an I-551 card.</p> <p>NOTE: Cards issued between 1977 and 1989 were issued without expiration dates. These cards are still valid and permitted as evidence of lawful permanent residency.</p> <p>A Permanent Resident Alien Card (I-551) may be issued to a conditional permanent resident, which was granted based on marriage to a US citizen or permanent resident alien OR based on a financial investment in a US business:</p> <ul style="list-style-type: none"> o Front of card notates CR (conditional resident) o Valid for two years from the date of issuance, unless an extension was granted and notated on the card for an additional year. o Permanent Resident Alien Cards with a CR (Conditional Resident) status cannot be renewed. At the end of the two-year period, the individual must apply for an unconditional right to reside. o Permanent Resident Alien Cards with a CR (Conditional Resident) status expiring within 90 days of note date must be accompanied by a copy of the USCIS Form I-751 (Petition to Remove Conditions on Residence) OR USCIS Form I-829 (Petition by Entrepreneur to Remove Conditions) filing receipt.
Unexpired Foreign Passport and/or Arrival/Departure Record – Form I- 94, I-94A, I- 94W, I-95	<p>Must contain an unexpired stamp stating: Processed for I-551 Temporary Evidence of Lawful Admission for Permanent Residence, Valid Until (date), and Employment Authorized</p> <p>Note: May not expire prior to first payment due date.</p>
Application to Replace or Renew a Permanent Resident Alien Card – Form I-90	<p>Used to renew or replace a Permanent Resident Alien card. Required if Permanent Resident Alien card is expired:</p> <ul style="list-style-type: none"> o Notice of Action Form I-797 indicating Form I-90 was filed if an expired Resident Alien/Permanent Resident card is presented or being replaced, or Alien Registration Receipt Cards AR-3, AR-103 or I151 are provided. o An unexpired foreign passport stamped: Processed for I-551 Temporary Evidence of Lawful Admission for Permanent Residence, Valid Until (date), and Employment Authorized

NON-PERMANENT RESIDENT ALIEN DOCUMENTATION

All non-permanent resident aliens must have a valid social security number and provide evidence of a valid passport with an acceptable visa classification.

The two following requirements are to be documented:

- The borrower is in the US legally with an acceptable visa to support borrower eligibility, and
- Borrower is permitted to work in the US

NON-PERMANENT RESIDENT ALIEN RESIDENCY DOCUMENTATION

Form or Document	Details and Requirements
Unexpired Passport with Arrival/Departure Record – Form I- 94/I-94A, I- 94W or I-95	<p>The following items must be checked.</p> <ul style="list-style-type: none"> ○ Expiration Date ○ Date of Entry ○ US Immigration Classification <p>If the expiration date will expire within six months of the note date, evidence of a renewal request must be documented with one of the following:</p> <ul style="list-style-type: none"> ○ Petition for Nonimmigrant Worker – Form I-129 ○ Application to Extend or Change Nonimmigrant Status – Form I-539
Adjustment of Status (AOS)	<p>When a non-permanent resident alien has applied for permanent residency by filing, Application to Register Permanent Residence Status, Form I-485, the Borrower is in Adjustment of Status (AOS).</p> <p>While in the AOS, the Borrower is authorized to reside and work in the United States while their application is pending.</p> <p>All the following items must be obtained:</p> <ul style="list-style-type: none"> ○ Passport with the following: <ul style="list-style-type: none"> ○ Expiration Date ○ Date of Entry ○ US Immigration Classification ○ If the expiration date will expire within six months of the note date, evidence of a renewal request must be documented with one of the following: <i>Petition for Nonimmigrant Worker Form I-129;</i> <i>Application to Extend or Change Nonimmigrant Status Form I-539</i> ○ Notice of Action Form I-797 reflecting Application to Register Permanent Residence or Adjust Status Form I-485 has been filed and accepted. ○ Arrival/Departure Record – Form I-94/I-94A, I-94W or I-95. Must be current and stamped with the following: <ul style="list-style-type: none"> ○ Expiration Date ○ Date of Entry ○ US Immigration Classification

NON-PERMANENT RESIDENT ALIEN RESIDENCY EMPLOYMENT DOCUMENTATION

Form or Document	Details and Requirements
Employment Authorization Documentation (EAD)	<p>Obtain a copy of an Employment Authorization Card – Form I- 766, reflecting the current US Immigration Visa classification.</p> <p>If the Employment Authorization Card – Form I-766 reflects that the Form I-766 has expired or will expire within 90 days from note date, the Borrower is not eligible to work in the US until a Renewed I-766 has been received, even if an application has been submitted for renewal.</p> <p>If the EAD will expire within one year of the note date, the following must be obtained:</p> <ul style="list-style-type: none"> ○ Proof of prior history of EAD renewal(s), such as a copy of the previously expired EAD to verify that continuation will be granted. ○ If there are no prior EAD renewals, the loan is not eligible
Notice of Action – Form I-797	<p>The Notice of Action – Form I-797 cannot merely reflect that the Borrower has applied for an Employment Authorization Document</p> <p>Must confirm that the Borrower is authorized to work for a specific employer, the employer that is reflected on the current application.</p>
Unexpired Passport and/or Arrival/Departure Record – Form I-94, I-94A, I-94W, I-95	<p>Must contain an unexpired stamp stating: Processed for I-551 Temporary Evidence of Lawful Admission for Permanent Residence, Valid Until (date), and Employment Authorized.</p>

NON-PERMANENT RESIDENT ALIEN VISA TYPES

Visa Type	Eligible	Classification
A-1 A-2 A-3	Yes	Officials of foreign governments, immediate family members and support staff.
E E-1 E-2 E-3	Yes	When classification is Treaty Trader or investor, this includes treaty traders and investors who come to the US under a treaty of commerce and navigation between the US and the country of which the treaty trader or investor is a citizen or national. This category also includes Australian specialty occupation workers.
G-1 G-2 G-3 G-4 G-5	Yes	These visas are given to employees of international organizations that are located in the US. Some examples include the United Nations, Red Cross, World Bank, UNICEF and the International Monetary Fund. Verification that the Borrower does not have diplomatic immunity must be obtained from the Borrower's employer and/or by viewing the Borrower's passport.
H-1 H-1B H-1C	Yes	Temporary worker: this is the most common visa given to foreign citizens who are temporarily working in the US or for an exchange visitor.
J-1	Yes*	Work authorized under certain circumstances. Individuals approved to participate in work-and study-based exchange visitor programs, such as a visiting scholar, teacher, or researcher * Permitted on Conventional transactions only.
		The following Restrictions apply:
		<ul style="list-style-type: none"> Maximum LTV of 80% or less No Manual Underwrites Minimum of 12 months remaining of the J-1 Visa Employer has submitted a request for a residency waiver Employer must be willing to sponsor for an H1 VISA
L-1	Yes	L-1, Intracompany Transferee: and L-1 visa is given to professional employees whose company's main office is in a foreign country.
NATO NATO 1- NATO 7	Yes	Classifications are granted to officials, representatives, and staff of NATO member countries, as well as their dependent family members. Obtain documentation from the US Department of State to verify that the Borrower does not have diplomatic immunity.
O-1	Yes	Individual of extraordinary ability in sciences, arts, education, business or athletics. Work authorized for sponsoring organization
TN NAFTA TC NAFTS	Yes	TN, NAFTA visa: used by Canadian or Mexican citizens for professional or business purposes. TC, NAFTA visa: used by Canadian citizens for professional or business purposes. Internationally recognized athlete or athletic team.
WB	Yes	Waiver of Business
B-2	No	Visitor for pleasure. No work authorization.
B-1/B-2	No	Status is determined by the I-94. No work authorization Mexican citizens are entitled to multiple entries.
BBBCC Border crossing card equivalent to B-1/B-2	No	Status is determined by the I-94. No work authorization. Mexican citizens are entitled to multiple entries.
F-1	No	Student work authorized under limited circumstances.
P-1A P-1B	No	Internationally recognized entertainment group.
P-2 P-3	No	Artists or entertainers under reciprocal exchange program. Culturally unique artists or entertainers.
T & U	May be eligible if their case is approved	Victims of human trafficking and certain other crimes are granted for up to four years and may be extended under certain circumstances. Family members of T and U nonimmigrants may also qualify for these statuses.

D.A.C.A BORROWERS

D.A.C.A: Deferred Action for Childhood Arrival do not have a path to a permanent resident status; however, some recipients can obtain residency if they meet certain criteria. DACA (C33 - Status) is not a legal immigration status.

This Policy does not apply to ARM, Non-QM, or Jumbo loans. Refer to specific investor guidelines.

Agency	DACA Status Accepted?	Agency's Guidelines								
Fannie Mae	Yes	<p><u>General Requirements</u></p> <p>Fannie Mae considers a borrower legally present in the United States if:</p> <ul style="list-style-type: none">• They have a Social Security Number (SSN); and• They have current, verified status, which may be documented by a valid Employment Authorization Document (EAD), or other documentation showing immigration status is current (i.e., Green Card, Work Visa, etc.). <p>A borrower who is legally present must meet all other applicable underwriting and eligibility requirements for the loan to be eligible for sale to Fannie Mae.</p> <p>This includes the continuity of income requirements that apply to all borrowers:</p> <ul style="list-style-type: none">• Documentation of income continuity is not required for most employment-related income types (i.e., base, bonus, overtime, commission).• If a borrower is reliant on income for which documentation of continuity is required, the mere fact that a borrower has current, verified status does not impact the continuity of income analysis. For example, if a borrower can provide documentation of 3-year income continuity when required, the fact that their status is renewed only every 2 years is not a factor – the borrower is legally present and has met the continuity of income requirements.• Lenders retain discretion as individual borrower situations differ.• Lenders can continue to decide what type of documentation is appropriate and what can be retained as part of the loan file to show that a borrower is legally present. <p><u>Credit/Income/Asset Requirements</u></p> <p>Credit References – Non-U.S. Citizen and Foreign Borrowers</p> <p>If a non-U.S. citizen or foreign borrower lacks sufficient credit references in the United States to satisfy Fannie Mae requirements, the lender must use credit references from foreign countries to achieve the required number of nontraditional credit references and establish a nontraditional credit profile.</p> <p><u>Verification of Income – Non-U.S. Citizen Borrowers</u></p> <p>The following table describes income verification requirements for borrowers who are Non-U.S. citizens:</p> <table><tr><th>Employment Type</th><th>Employment & Income Verification Requirements</th></tr><tr><td>Salaried or Commission Borrower employed by a U.S. company or Individual</td><td>Same as for U.S. Citizen. See section B3-3.1, Employment & Other Sources of Income</td></tr><tr><td>Self-Employed</td><td>Same as for U.S. Citizen. See section B3-3.2, Se</td></tr><tr><td>Employed by a Foreign Corporation or a Foreign Government and paid in a Foreign Currency (“Foreign Income”)</td><td><p>The Lender Must Obtain:</p><ul style="list-style-type: none">• Copies for the signed Federal Income• Returns filed with the IRS for the most recent two-year period• Documentation to satisfy the standard documentation requirements in B3-3.1-09 “Other Sources of Income”.<p><i>Note: All Income must be translated to U.S. Dollars</i></p></td></tr></table> <p>Verification of Assets – Non-U.S. Citizen Borrowers</p> <p>The lender must document all sources of funds used for down payments and closing costs.</p> <p>Funds that a non-U.S. citizen borrower recently deposited in a U.S. depository institution are acceptable source of funds provided all of the following requirements are met:</p> <ul style="list-style-type: none">• There is documented evidence of funds transfer from the country from which the borrower immigrated,• It can be established that the funds belonged to the borrower before the date of the transfer, and• The sources of all funds used for closing can be verified just as they would for a borrower who is a U.S. citizen.	Employment Type	Employment & Income Verification Requirements	Salaried or Commission Borrower employed by a U.S. company or Individual	Same as for U.S. Citizen. See section B3-3.1, Employment & Other Sources of Income	Self-Employed	Same as for U.S. Citizen. See section B3-3.2, Se	Employed by a Foreign Corporation or a Foreign Government and paid in a Foreign Currency (“Foreign Income”)	<p>The Lender Must Obtain:</p> <ul style="list-style-type: none">• Copies for the signed Federal Income• Returns filed with the IRS for the most recent two-year period• Documentation to satisfy the standard documentation requirements in B3-3.1-09 “Other Sources of Income”. <p><i>Note: All Income must be translated to U.S. Dollars</i></p>
Employment Type	Employment & Income Verification Requirements									
Salaried or Commission Borrower employed by a U.S. company or Individual	Same as for U.S. Citizen. See section B3-3.1, Employment & Other Sources of Income									
Self-Employed	Same as for U.S. Citizen. See section B3-3.2, Se									
Employed by a Foreign Corporation or a Foreign Government and paid in a Foreign Currency (“Foreign Income”)	<p>The Lender Must Obtain:</p> <ul style="list-style-type: none">• Copies for the signed Federal Income• Returns filed with the IRS for the most recent two-year period• Documentation to satisfy the standard documentation requirements in B3-3.1-09 “Other Sources of Income”. <p><i>Note: All Income must be translated to U.S. Dollars</i></p>									

RESIDENCY STATUS POLICY AND PROCEDURES

Agency	DACA Status Accepted?	Agency's Guidelines
Freddie Mac 5103.2	No	<u>Permanent and Non-Permanent Resident Aliens</u> <ul style="list-style-type: none"> A Non-U.S. citizen who is lawfully residing in the U.S. as a Permanent or Non-Permanent Resident Alien is eligible for a mortgage on the same terms as a U.S. citizen. A mortgage to a Non-U.S. citizen who has no lawful residency status in the United States is not eligible for sale to Freddie Mac.
FHA 4000.1 II.A.1.b.ii.(A)(9)(b)	No	Per Mortgagee Letter (ML) 2025-09 –ML removes the Non-permanent Residents sections in its entirety, eliminating eligibility for non-permanent resident Borrowers.
VA	Yes, if Borrower is a Veteran	Follow VA guidelines.



RESIDENCY STATUS POLICY AND PROCEDURES

Agency	DACA Status Accepted?	Agency's Guidelines
USDA HB-1-3555 Chapter 8 Section F	No	<p><u>Using the SAVE System in GUS</u></p> <p>Lenders who utilize GUS will have the ability to obtain SAVE results to validate noncitizens qualified alien status. Lenders will enter the requested applicant's alien information into the "Additional Data" tab in GUS and, in most cases, will receive an instant result of the alien's eligibility status. A second and third check may be required if an immediate response is not received. Specific guidance on utilizing GUS to obtain the alien's eligibility status is available by viewing the GUS "Additional Data" training posted to the following resource site: USDA LINC Training & Resource Library</p> <p>General Guidance</p> <ul style="list-style-type: none"> • Aliens must provide acceptable evidence that they are Qualified Aliens. A Qualified Alien is defined under PRWORA (8 U.S.C. Section 1641) as: • An alien who is lawfully admitted for permanent residence under the Immigration and Nationality Act (INA); OR • An alien who is granted asylum under section 208 of such Act; OR • A Refugee who is admitted to the United States under section 207 of such Act; OR • An alien who is paroled into the United States under section 212(d)(5) of such Act for a period of at least 1 year; OR • An alien whose deportation is being withheld under sections 243(h) or 241(b)(3) of such Act, as amended; OR • An alien who is granted conditional entry pursuant to section 203(a)(7) of such Act as in effect prior to April 1, 1980; OR • An alien who is a Cuban/Haitian Entrant as defined by section 501(e) of the Refugee Education Assistance Act of 1980; OR • An alien who has been battered or subjected to extreme cruelty under section 431 of the Immigration and Nationality Act. In addition to the categories of qualified aliens described above, Native Americans born in Canada may also be eligible as lawfully admitted for permanent residence. The documentation described above or through Systematic Alien Verification for Entitlements (SAVE) Program may be unavailable. <p>To establish the applicant(s) is a Qualified Alien, the Native American should provide all of the following documentation:</p> <ul style="list-style-type: none"> • A letter from their Native American tribe stating that the alien has at least 50 percent Native American or Aboriginal blood (also referred to as the blood quantum); • Their Canadian "Certificate of Indian Status Card" with a red stripe along the top; • Their Birth Certificate; • If a Haudenosaunee, their Red I.D. Card; • If an Inuit, an Inuit enrollment card from one of the regional Inuit lands claim agreements; • Their Social Security Card issued by the U.S. Social Security Administration; AND • Their Canadian or U.S. Driver License. <p>Lenders must secure proof of identity and evidence that Non-Citizens who apply for a guaranteed loan are Qualified Aliens. The evidence confirming Qualified Alien status may be obtained after the lender has received an application. The lender should obtain the Non-Citizen's Alien Identification Number with copies of any supporting documents, which will be maintained in the lender's permanent case file. In all cases, Non-Citizens legally admitted into the United States will have an Alien Identification Number. In the rare occasion where a number is not available or known, the applicant should contact the USCIS.</p> <p>For manual file submissions, the lender will submit the alien documentation with the complete application submission and the Agency will verify eligibility status via SAVE.</p> <p>Non-streamlined, streamlined, and streamlined-assist refines transactions only require verification of an alien's eligibility status when a new borrower, who is not a U.S. Citizen, is added to the loan.</p>



INELIGIBLE BORROWERS

Diplomatic Immunity/Embassy personnel: Due to the inability to compel payment or seek judgment, transaction with individuals who are not subject to the US jurisdiction are not eligible. Verification that a Borrower does not have diplomatic immunity can be determined by reviewing the visa, passport or the US Department of State's Diplomatic list at <http://www.state.gov/s/cpr/rls/>.

Foreign National: Non-US Citizens who have no lawful residency status in the US, such as foreign nationals are not eligible.

Invalid Social Security Number: A valid social security number is always required. An ITIN number does not evidence a Borrower has the right to earn income in the US.

T.P.S: Temporary Protected Status is a temporary status granted to eligible nationals of designated countries. This does not lead to permanent resident status. When the Secretary of State terminates a TPS designation, beneficiaries revert to the same immigration status they maintained before TPS (unless that status had since expired). A-12 or C-19 indicates TPS.

EMPLOYMENT AUTHORIZATION DOCUMENT CODES

To assist in determining the applicant's eligibility, the following charts contain many of the EAD category codes and the provisions of the federal regulations to which they refer. Additionally, the following charts depict temporary statuses that are currently considered ineligible. *

Nevertheless, if the applicant possesses supplementary documentation to substantiate their journey toward achieving a more permanent status, it can be taken into consideration. Refer to the "Validity Period" column.

Multiple renewals do not indicate the attainment of a permanent status. It is only an indication that future renewal is highly probable.

EAD Code	Validity Period	EAD Code Definition
A02	1 year	A lawful temporary resident pursuant to sections 245A or 210 of the INA
A03	2 years; 1 year (renewals)	Refugee
A04	1 year	Paroled as refugee
A05	2 years; 1 year (renewals)	Asylee (granted asylum)
A06	Expiration date of K-1 status	<ul style="list-style-type: none"> K-1 nonimmigrant fiancé(e) of U.S. citizen (USC) K-2 child of K-1
A07	1 year	<ul style="list-style-type: none"> N-8 Parent of international organization employee granted permanent residence N-9 Dependent Child of international organization employee granted permanent residence
A08	1 year	Citizen of Micronesia, the Marshall Islands or Palau admitted as a nonimmigrant
A09	2 years or to expiration date of K-3 / K-4 status	<ul style="list-style-type: none"> K-3 nonimmigrant spouse of USC K-4 child of K-3
A10	1 year or to expiration date of withholding	Granted Withholding of Deportation or Removal
A11	Expiration date of authorized Deferred Enforced Departure program	Deferred Enforced Departure (DED)

RESIDENCY STATUS POLICY AND PROCEDURES

EAD Code	Validity Period	EAD Code Definition
A12	Expiration date of TPS designation	Temporary Protected Status (TPS) granted under 8 CFR 244.12
A13	Expiration of Family Unity Program date	IMMACT Family Unity beneficiary (Section 301 of the Immigration Act of 1990)
A14	1 year for pending adjustment of status; 2 years for LPRs	LIFE Act Family Unity beneficiary (Section 1504 of the Legal Immigrant Family Equity (LIFE) Act Amendments)
A15	Expiration date of V nonimmigrant status, not to exceed 2 years	<ul style="list-style-type: none"> • V-1 Spouse of Lawful Permanent Resident • V-2 Minor unmarried child of Lawful Permanent Resident • V-3 Minor unmarried child of V-1 or V-2
A16	Expiration date of T nonimmigrant status	<ul style="list-style-type: none"> • T-1 nonimmigrant (victims of severe form of trafficking)
A17	Expiration date of E-1 status or 2 years	<ul style="list-style-type: none"> • Spouse of E-1/E-2 Treaty Trader/Investor • Spouse of E-3 specialty occupation professional from Australia
A18	Expiration date of L-1 status or 2 years	<ul style="list-style-type: none"> • L-2 spouse of an L-1 intracompany transfer (L-1: Individuals in the U.S. who have been transferred from a subsidiary, affiliate, or • branch office overseas to the U.S. to work in an executive, managerial or specialized knowledge capacity
A19	Expiration date of U nonimmigrant status	<ul style="list-style-type: none"> • U-1 nonimmigrant (victims of certain criminal activity)
A20	Expiration date of U nonimmigrant status	<ul style="list-style-type: none"> • U-2 spouse of U-1 aliens • U-3 children of U-1 aliens • U-4 parents of minor U-1 aliens (16 or under) • U-5 unmarried sibling under age 18 of U-1 alien under the age of 21
C01	Expiration date of A-1 status or 3 years	Dependent of A-1 or A-2 foreign government official
C02	Expiration date of E-1 status or 2 years	Dependent of TECRO (Taipei Economic and Cultural Representative Office) E-1 nonimmigrant
C03A	Expiration of studies or 1 year	Pre-completion OPT F-1 students
C03B	Expiration date recommended by designated school official or 1 year	Post-completion OPT F-1 students
C03C	2 years	17-month extension for Science, Technology, Engineering, or Mathematics (STEM) OPT students
C031	1 year, not to exceed program end date	Student in Optional Practical Training
C032	1 year, not to exceed program end date	Student employed by international organization
C033	1 year, not to exceed recommendation from designated school official or program end date	Student seeking employment because of severe economic hardship
C034	1 year, not to exceed recommendation from designated school official or program end date	Special student relief
C04	3 years, not to exceed the expiration date of G-1 status	Spouse or unmarried dependent child of G-1, G-3 or G-4 nonimmigrant (Representative of International Organization and their dependents)
C05	Expiration date of J-1 status or 4 years	J-2 spouse or minor child of a J-1 exchange visitor
C06	6 months	M-1 student seeking practical training after completing studies
C07	3 years, not to exceed the expiration date of NATO-1 status	Dependent of NATO-1 through NATO-7 nonimmigrant
C08	2 years	Asylum applicant (w/ pending asylum application) who filed for asylum on or after January 4, 1995



RESIDENCY STATUS POLICY AND PROCEDURES

EAD Code	Validity Period	EAD Code Definition
C09	1 year if visa available, 2 years if visa regression	Adjustment of status applicant
C10	1 year	Nicaraguan Adjustment and Central American Relief Act (NACARA) section 203 applicants Applicant for suspension of deportation Applicant for cancellation of removal
C11	1 year or expiration date of parole	An alien paroled into the United States in the public interest or temporarily for emergency reasons
C12	2 years	Spouse of an E-2 Commonwealth of the Northern Mariana Islands (CNMI) investor; eligible for employment in the CNMI only
C14	1 year or expiration date of deferred action	Alien granted deferred action
C16	1 year if visa available, 2 years if visa regression	Registry applicant based on continuous residence since January 1, 1972
C17-1	1 year or expiration date of B-1 status	B-1 nonimmigrant who is the personal or domestic servant of a nonimmigrant employer
C17-2	1 year or expiration date of B-1 status	B-1 nonimmigrant domestic servant of a U.S. citizen
C17-3	1 year or expiration date of B-1 status	B-1 nonimmigrant employed by foreign airline
C18	1 year or expiration date of order of supervision	Alien with a final order of deportation/order of supervision;
C19	Expiration date of TPS designation	Temporary Protected Status applicant under 8 CFR 244.5
C20	1 year	Alien who has filed a completed legalization application for special agricultural workers
C21	Based on law enforcement need	S Nonimmigrant – witness or informant
C22	1 year	Alien who has filed a completed legalization application under INA 245A
C24	1 year	LIFE legalization applicant
C25	Expiration date of T nonimmigrant status	<ul style="list-style-type: none"> • T-2 spouse of T-1, victim of trafficking • T-3 child of T-1 • T-4 parent of T-1 (if T-1 is under age 21)
C26	Up to 3 years or expiration date of H-4 status	H-4 Spouse of an H-1B Nonimmigrant
C27	2 years	Abused spouse of A Nonimmigrant
C28	2 years	Abused spouse of E-3 Nonimmigrant
C29	2 years	Abused spouse of G Nonimmigrant
C30	2 years	Abused spouse of H Nonimmigrant
C31	1 years	<ul style="list-style-type: none"> • Principal beneficiary of an approved VAWA self-petition • Qualified child of a beneficiary of an approved VAWA self- petition
*C33	2 years	<ul style="list-style-type: none"> • An alien who has been granted Deferred Action for Childhood Arrivals (DACA) ★ Eligible for Fannie Mae. Refer to DACA section of this policy



EMPLOYMENT AUTHORIZATION DOCUMENT EXAMPLES

The category code can be found on the face of the EAD (see image below).

As a general rule, any temporary status is ineligible, however, if the applicant has supplementary documentation to support, he/she is in the process of obtaining a more permanent legal status, it can be considered. See the below examples:

EXAMPLE 1:



As indicated in the chart, C33 corresponds to DACA. Additionally, there is a specific notation on the EAD stating, "NOT VALID FOR REENTRY TO U.S." Due to the fact that DACA is not recognized as a lawful status, it does not fulfill the borrower eligibility criteria for most agencies and investors, with the exception Fannie Mae fixed loans, provided that all relevant agency credit eligibility requirements and Land Home overlays are satisfied.

EXAMPLE 2:



According to the chart, C09 is a code that corresponds to Adjustment of Status Applicant. The letter "P" serves as the identification code for Parole, which was applied for separately. Advance Parole is an immigration document (Form I-512) issued by the United States Citizenship and Immigration Services (USCIS), a division of the United States Department of Homeland Security (DHS). It is designed to allow individuals without permanent residency to be paroled into the United States. It's important to note that Advance Parole is not a visa or a re-entry permit; it is only issued to people without permanent residency. Advance Parole is a permit for a non-citizen, who does not have a valid immigrant visa, to re-enter the United States after traveling abroad. Such persons include those who have applied to adjust their status to that of permanent resident or to change their non-immigrant status.

In this example, in addition to the notation of Advance Parole on the EAD card, the applicant provided the Form I-797 and is demonstrating that they are on the path to obtaining permanent residency, which will make it eligible.

Department of Homeland Security
U.S. Citizenship and Immigration Services
Form I-797C, Notice of Action
THIS NOTICE DOES NOT GRANT ANY IMMIGRATION STATUS OR BENEFIT.

RECEIPT TYPE Receipt		RECEIVED DATE September 18, 2015	
CASE TYPE I-130, Petition for Alien Relative		PAGE 1 of 1	
RECEIPT NUMBER MSC	RECEIVED DATE September 15, 2015	DATE OF BIRTH July 11, 1982	
PRIORITY DATE September 15, 2015	PREFERENCE CLASSIFICATION 201 B INA SPOUSE OR USC	PAYMENT INFORMATION:	
MANVILLE, NJ 08835 13 1756		Application/Petition Fee: \$420.00	
		Biometrics Fee: \$0.00	
		Total Amount Received: \$420.00	
		Total Balance Due: \$0.00	
APPLICANT/PETITIONER NAME AND MAILING ADDRESS			
The I-130, Petition for Alien Relative has been received by our office for the following beneficiary and is in process:			
Name	Date of Birth	Country of Birth	Class (if Applicable)
	7/6/1982	SLOVAKIA	

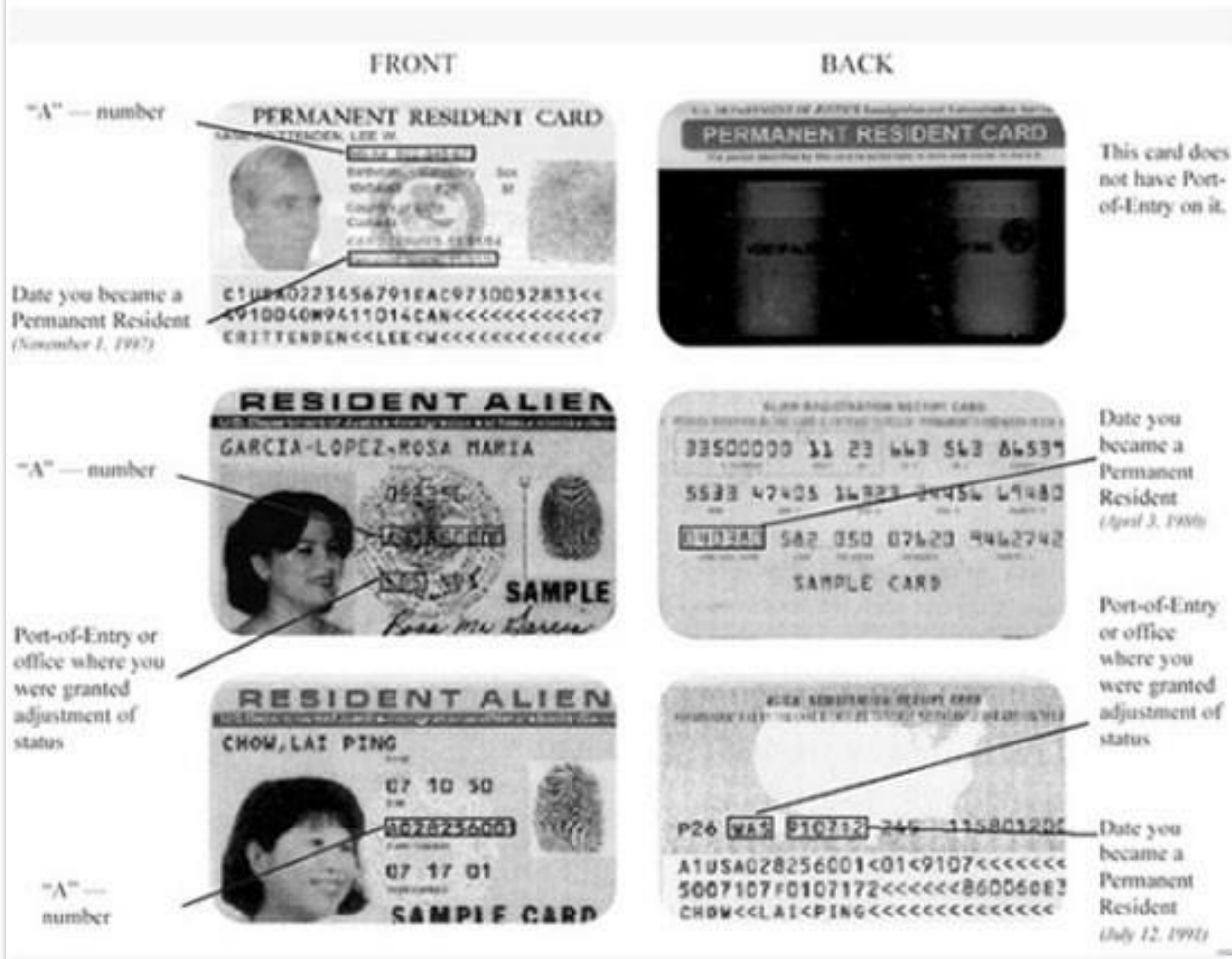


RESIDENCY STATUS POLICY AND PROCEDURES

EXAMPLE 3:

Per the chart, A03 is the code for Refugee. Additionally, there is a specific notation on the EAD stating, "NOT VALID FOR REENTRY TO U.S." This is considered ineligible unless the applicant has supplementary documentation to support, they are in the process of obtaining a more permanent legal status.

Latest green card introduced in 2010 is actually green color, again.



ADDITIONAL

Further information and a complete list of visa classifications can be found on the USCIS website at www.uscis.gov/portal/site/uscis.

This Policy is applicable to Conforming, Non-Conforming/Jumbo, FHA, VA, and USDA mortgage loans.

Confirm eligibility for specific programs as applicable.

The provided documentation is not an all – inclusive list. Should a Borrower provide documentation not listed, consult LHFS / Underwriting Management for guidance.

