

VISA Eligibility Matrix

- The Visa & Employment Authorization Document (EAD) Eligibility Guide Matrix provides TPO's with a list of eligible Visa types and EAD requirements for loan transactions which include Non-Permanent Resident Alien borrowers.
- Visa categories, types, descriptions, or EADs which are not specifically detailed on the list below are generally not acceptable.
- All loans must meet the continuity, stability, and dependable income requirements of the Fannie Mae Agency and [Access Jumbo](#) program guide.
- This following is not intended to be a complete representation of [Access Jumbo's](#) program and product eligibility requirements.
- Visas and Employment Authorization Documents (EAD) must be unexpired at the time of loan closing or provide acceptable evidence of pending renewal or extensions.
- Borrowers with a derivative Visa type1 must also provide evidence of the validity of the primary Visa.

Visa Category	Visa Type	Brief Description	Documentation Required	EAD Code
Trade Treaty Work Visa	E-1	Treaty trader - employee, spouse, and/or child	Visa and EAD	C02
	E-2	Treaty investor - employee, spouse, and/or child	Visa	
	E-3	Specialty occupation		
	E-1, E-2, or E-3D	Spouse of E-1, E-2 or E-3	Visa and EAD	A17/C12
Temporary Employment Visa	H-1B	Specialty Occupation	Visa	
	H-1B1	Specialty Occupation		
	H-1B2	Specialty Occupation - U.S. Department of Defense		
	H-1B3	Fashion model of distinguished merit and ability		
	H-1C	Registered nurse - U.S. Department of Labor		
	H-4	Spouse or child of H-1B	Visa and EAD	C26
Media Work Visa	I	Foreign media outlet (press, radio, film, or other)	Visa	
Nonimmigrant Visa for Fiancé(e)	K-1	Fiancé(e) - purpose of marriage	Visa and EAD	A06
Nonimmigrant Visa for Spouse	K-3	Spouse of a U.S. citizen	Visa and EAD	A09
Temporary Employment Visa	L-1A	Intracompany transfer - managerial or executive	Visa	
	L-1B	Intracompany transfer - specialized knowledge		
	L-2	Spouse or child of L-1A or L-1B	Visa and EAD	A18
Temporary Employment Visa	O-1A/B	Extraordinary ability in analysis, business, education, entertainment	Visa	
	O-2	Assistant to O-1		
	P-1A	Internationally recognized athlete		
NAFTA Professional Workers Visa	TN	Professional under NAFTA	Visa	
Spouse / Child of Permanent Resident Alien	V-1	Spouse of a Legal Permanent Resident (LPR) who is the principal beneficiary of a family-based petition (Form I-130) which was filed prior to December 21, 2000, and has been pending for at least three years.	Visa and EAD	A15
	V-2	Child of a Lawful Permanent Resident (LPR) who is the principal beneficiary of a family-based visa petition (Form I-130) that was filed prior to December 21, 2000, and has been pending for at least three years.		
	V-3	The derivative child of a V-1 or V-2.		



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- Certain borrowers may hold an EAD which does not require a corresponding Visa type. Borrower's holding the EADs noted below are eligible without a Visa.

EAD Code	EAD Code Definition
C09	Adjustment of status applicant
C10	<ul style="list-style-type: none"> • Nicaraguan Adjustment and Central American Relief Act (NACARA) section 203 applicants Applicant for suspension of deportation • Applicant for cancellation of removal
C24	LIFE legalization applicant
C31	<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

Temporary Employment Visas – Additional Information

Visa Category	Visa Type	Brief Classification Description	USCIS Period of Stay/Extension Requirements – Income Continuity, Stability, and Dependability Considerations
Temporary Employment Visa	H1-B	Specialty Occupations, DOD Cooperative Research and Development Project Workers, and Fashion Models	<ul style="list-style-type: none"> • An H-1B specialty occupation worker or fashion model, • May be admitted for a period of up to three years. • The time period may be extended, but generally cannot go beyond a total of six years, though some exceptions do apply.
	L-1A	Intracompany Transferee Executive or Manager	<ul style="list-style-type: none"> • Qualified employees entering the U.S. to establish a new office will be allowed a maximum initial stay of one year. • All other qualified employees will be allowed a maximum initial stay of three years. • All L-1A employees, requests for extension of stay may be granted in increments of up to an additional two years, until the employee has reached the maximum limit of seven years.
	L-1B	Intracompany Transferee Specialized Knowledge	<ul style="list-style-type: none"> • Qualified employees entering the U.S. to establish a new office will be allowed a maximum initial stay of one year. • All other qualified employees will be allowed a maximum initial stay of three years. • All L-1B employees, requests for extension of stay may be granted in increments of up to an additional two years, until the employee has reached the maximum limit of five years.
	O-1A/ O-1B/ O-2	Individuals with Extraordinary Ability or Achievement	<ul style="list-style-type: none"> • An initial period of stay for up to 3 years. • USCIS will determine time necessary to accomplish the initial event or activity in increments of up to 1 year. • New petitions involving new events or an event that, on case-by-case basis is determined to be materially different from the event in the initial petition may be approved for up to 3 years.
	P-1A	Athlete	<ul style="list-style-type: none"> • Individual athlete - The time needed to complete the event, competition, or performance. • This period of time cannot exceed five years. • Extensions of Stay in increments of up to five years in order to continue or complete the event, competition, or performance. • Total stay is limited to 10 years.
	P-1B	Member of an Internationally Recognized Entertainment Group	<ul style="list-style-type: none"> • Time needed to complete the event, competition or performance, not to exceed one year. • Extensions of Stay in increments of up to one year in order to continue or complete the same event, competition or performance for which you were admitted.

Resources

8 CFR § 274a.12 - Classes of aliens authorized to accept employment
U.S. Citizenship and Immigration Services – Documents That Establish Identity and Employment Authorization
U.S. Department of State – Directory of U.S. Visa Categories
U.S. Citizenship and Immigration Services – Employment Authorization Documentation Reference Code Table
U.S. Citizenship and Immigration Services – Temporary (Nonimmigrant) Workers

