

Permitted under the below requirements:

A valid social security number is required. The borrower must also have a minimum one-year history of credit and employment in the United States is required.

All non-permanent resident borrowers must provide evidence of a valid, unexpired visa or EAD as listed within documentation requirements below. When utilizing an acceptable visa, a copy of the unexpired visa and a copy of passport must be included in the loan file.

The following are acceptable visa classifications:

- **A Series (A-1, A-2, A-3)** - These visas are given to officials of foreign governments, immediate family members and support staff. Only those without diplomatic immunity, as verified on the visa, are allowed.
- **E Series (E-1, E-2) Treaty Trader** - This visa is essentially the same as an H-1 or L-1. The title refers to the foreign country's status with the United States.
- **G series (G-1, G-2, G-3, G-4, G-5)** - These visas are given to employees of international organizations that are located in the United States. Some examples include the United Nations, Red Cross, World Bank, UNICEF and the International Monetary Fund. Verification that the applicant does not have diplomatic immunity must be obtained from the applicant's employer and/or by the viewing the applicant's passport.
- **H-1, Temporary Worker** - This is the most common visa given to foreign citizens who are temporarily working in the United States.
- **L-1, Intra-Company Transferee** - An L-1 visa is given to professional employees whose company's main office is in a foreign country.
- **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

If the EAD or visa expires within one year, the following must be provided:

- Evidence of previous EAD/visa renewal(s) must be documented, or
- If there are no prior EAD/visa renewals, the likelihood of renewal must be determined based on the information from the USCIS and EAD/Visa type.

Non-Permanent Resident Alien Guidelines

I-797 documents can be utilized in lieu of a visa if it meets the following criteria:

- I-797 evidences an approval for an acceptable visa class.
- If the borrower has <2 years within the US, a copy of a Passport used to enter the country and a copy of the I-94 issued by the USCIS are required.
- If the borrower has > 2 years within the US, copies of the current and previous EAD cards are required.
- An unexpired Arrival and Departure Records (INS Form I-94); and
- Copies of their employment authorization documents.

Deferred Action for Childhood Arrivals (DACA) and Individual Taxpayer Identification Number (ITIN) Borrowers. All Product Borrower Eligibility requirements must be met, including the following:

- Conventional – Only
- DU Approve/Eligible – Only
- A current, valid Visa or current (unexpired) Employment Authorization Document (EAD) issued by the U.S. Citizenship and Immigration Services (USCIS). Please refer to Fannie Mae Selling Guide B2-2-01 | B2-2-02 | B3-3.1-01.
- The documentation must substantiate the borrower is eligible to work in the U.S. and must be maintained in the loan file.
- All borrowers are lawfully present in the U.S.
- All borrowers have a valid Social Security Number (SSN) or Individual Tax Identification Number (ITIN).
- >80.00% LTV, at least one borrower on the loan must have a valid SSN.

Note: *Towne Family of Companies (TFOC) does not lend to non-US citizens with a Foreign National status.*