

## LIST OF ACCEPTABLE VISAS:

For HDF loan programs, applicants must be US citizen or the must possess one of the following:

1. Permanent residence status evidenced by a valid "Green Card" (form I 551).
2. Non-permanent resident status possessing one of the following Visa classifications evidenced by an unexpired Visa card and/or passport stamp, and an unexpired work permit or Work authorization card:

E-1	Treaty trader and key employees
E-2	Treaty investor
E-3	Australian specialist
G-1	Representative of international organization and dependents
G-2	"
G-3	"
G-4	"
H1-B	Temporary worker in a specialty occupation
H1-C	Registered nurse
L-1A	Intra-company transferee, executive/managerial
L-1B	Intra-company transferee, specialist
L-2	Spouse or dependent of L-1A or L-1B, as long as L1-A or L1-B is a borrower or co borrower
P-1	Internationally recognized athlete, entertainer or support personnel
R-1	Religious worker
R-2	Spouse or dependent of R-1, as long as R-1 is borrower or co borrower
TN	Professional from Canada or Mexico here under NAFTA
V-1	Spouse of a lawful permanent resident under visa petition form I-130 filed prior to 12/21/00 and pending for at least three years.

US citizenship can be verified with a birth certificate OR valid US passport, OR if a naturalized citizen, either a US Certificate of Citizenship (FS-240 or DS-1350) or the original Certificate of Naturalization.

### PERMANENT RESIDENT ALIEN

Permanent Resident Alien (PRA) is defined as an individual who, though not a U.S. citizen, is granted the right to work and live permanently in the United States. The U.S. Citizenship and Immigration Services (USCIS) refer to these individuals as immigrants.

In addition to the above, refugees and others who are seeking political asylum-which is immigrating to, and seeking permanent residency in, the United States-also fall under the PRA classification. The USCIS has special immigration programs that enable these individuals to seek (and accept) employment while they are in the process of obtaining their PRA status- a process that generally takes two to three years.

All PRA are entitled to the same rights, products, programs, and lending parameters available to U.S. citizens.

The mortgage must satisfy our basic underwriting guidelines-either standard guidelines or those that apply to borrowers who qualify for our community lending products-with respect to income stability and continuity, credit history, and cash reserves. The borrower must be employed in the United States-and the source of income must be verified and expected to continue for three years. A two-year credit and income history is required. However, additional credit, asset, and income references needed to make an informed credit decision may be obtained from a foreign country if the borrower has not been employed two full years in the U.S. Only documentation that satisfies the same basic standards for authenticity, accuracy, and completeness that applies to other types of documentation should be considered.

Evidence required demonstrating one's legal right to live and work in the United States includes one of the following:

- **I-151:** Alien Registration Receipt Card ("Green Card") that does not have an expiration date on the back, or
- **I-551:** Alien Registration Receipt Card (Resident Alien Card/"Green Card") that does not have an expiration date on the back; or
- **I-155:** Alien Registration Receipt Card (Conditional Resident Alien Card) that has an expiration date on the back, as long as it is accompanied by a copy of an USCIS form 1-751 or
- **Unexpired Foreign Passport:** Must contain an unexpired stamp reading:  
"Processed for I-155 or I-551 Temporary Evidence of Lawful  
Admission for Permanent Residence Valid until MM-DD-YY  
Employment Authorized"

In addition to the above, individuals with one of the following special visa classifications are also eligible for the same PRA guidelines:

#### **Refugees**

- Form I-94 with Refugee admission stamp and unexpired employment authorization, or;
- Foreign Passport stamped "Admission for Permanent Residence" and unexpired Employment Authorization Document.
- Must have a Social Security Number

#### **Asylee**

- Unexpired Form I-94 stamped "Asylum granted indefinitely" with unexpired employment authorization, or;
- Approved letter from USCIS indicating Asylum was granted and unexpired employment Authorization
- Must have a Social Security number

#### **DACA Recipients:**

- Approved letter from USCIS (I-797) indicating Deferred action was granted
- Unexpired Employment authorization card
- Must have a Social Security number