

LIST OF ACCEPTABLE VISAS:

For HDF loan programs, borrowers and co-borrowers must be US Citizens or:

1. US Permanent Residents evidenced by a valid "Green Card" (form I-551).
2. Non-permanent resident status possessing one of the Visa classifications listed below, evidenced by an approved Visa letter from USCIS or Visa stamped on passport and an unexpired work permit and SSN:

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

In addition to the above, also the following special visa classifications qualify:

Refugees with:

- An unexpired Employment Authorization card (Work Permit) showing Refugee status code.
- Social security card valid for work.

Asylee with:

- An unexpired employment Authorization Card (Work Permit) showing Asylee status code
- A Social Security card valid for work.

DACA Recipients:

- Approved letter from USCIS (I-797) indicating Deferred action was granted
- Unexpired Employment Authorization Card
- Social Security card valid for work

TEMPORARY PROTECTION STATUS (TPS), TOURIST OR STUDENT VISAS DO NOT QUALIFY FOR HDF LOAN PROGRAMS.

Borrowers must satisfy HDF's underwriting guidelines with respect to income stability and continuity, credit history, and cash reserves.

The borrowers 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.

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 (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.

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

Foreign Unexpired 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"