

# LIST OF ACCEPTABLE VISAS:

For HDF Loan Programs, borrowers and co-borrowers must be:

1. **US Citizens** can be verified with Birth Certificate issued in the United States, Valid US Passport, Certificate of Citizenship (form FS-240 or DS-1350) or Certificate of Naturalization
2. **US Permanent Residents** with a valid "Green Card" (Form I-551), and Unexpired Employment Authorization Card (**EAD**)
3. **Non-Permanent Resident (Visa Holders)**. With an approved Visa Classification listed below, evidenced by an approved Visa letter from USCIS or Visa stamped on Foreign Passport and an Unexpired Employment Authorized Card (**EAD**) or Work Permit and Social Security Card valid for employment.

<b>E-1</b>	Treaty trader employees	<b>(EAD Code C02)</b>
<b>E-2</b>	Treaty investor	<b>(EAD Not Required)</b>
<b>E-3</b>	Australian specialist	<b>(EAD Code C12)</b>
<b>G-1</b>	Representative of international organization - Cannot have diplomatic immunity	<b>(EAD Code C04)</b>
<b>G-2</b>	"	
<b>G-3</b>	"	
<b>G-4</b>	"	
<b>H1-B</b>	Temporary worker in a specialty occupation	<b>(EAD Not required but must be working for the sponsoring employer)</b>
<b>H1-C</b>	Registered nurse	<b>(EAD not required but must be working for the sponsoring employer)</b>
<b>L-1A</b>	Intra-company transferee, executive/manager	<b>(EAD not required but must be working for the sponsoring employer)</b>
<b>L-1B</b>	Intra-company transferee, specialist	<b>(EAD not required but must be working for the sponsoring employer)</b>
<b>L-2</b>	Spouse or dependent of L-1A or L-1B, as long as L1-A or L1-B is a borrower or co-borrower	<b>(EAD Code C26)</b>
<b>P-1</b>	Internationally recognized athlete, entertainer or support personnel	<b>(EAD not required)</b>
<b>R-1</b>	Religious worker	<b>(EAD not required)</b>
<b>R-2</b>	Spouse or dependent of R-1, as long as R-1 is borrower or co borrower	<b>(EAD Code C26)</b>
<b>TN</b>	Professional from Canada or Mexico here under NAFTA	<b>(EAD not required but must be working for the sponsoring employer)</b>

4. The following Special Categories also qualify for HDF Loan Products provided they submit the required documentation for their status:

## **Refugees:**

- Unexpired Employment Authorization Card (Work Permit) indicating Refugee Status Code **A03** or **A04**.
- Social Security Card valid for work.

## **Asylees:**

- Unexpired Employment Authorization Card (Work Permit) indicating Asylee status Code **A05** or **C08**
- Social Security Card valid for work.

## **DACA Recipients:**

- Approved letter from USCIS (I-797) indicating Deferred action was granted
- Unexpired Employment Authorization Card with Code **C33**
- Social Security Card valid for work

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

**The borrowers must be employed in the United States and the source of income must be verified. 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.**

**THE FOLLOWING CATEGORIES OR VISAS DO NOT QUALIFY FOR HDF LOAN PRODUCTS: TPS , STUDENT OR TOURIST VISAS, OR WAITING TO ADJUST STATUS TO OBTAIN US RESIDENT CARD (GREEN CARD) OR IF WORK PERMIT OR EMPLOYMENT AUTHORIZATION CARD SHOWS ANY OF THESE CODES: A12, C09, C10, C19 OR C31.**

