

Alert

Update

Reminder

Clarification

Training Information

Preview

USDA Retraction of Non-U.S. Citizen Eligibility

Truist Bank (Truist) announces alignment with USDA’s recently issued retraction of Non-U.S. Citizen Eligibility.

Effective Dates

Effective for new and existing RD loan applications with a conditional commitment on or after March 18, 2025.

Background Information

On March 18, 2025, the Single-Family Housing Guaranteed Loan Program (SFHLP) announced the immediate termination of the temporary authority originally communicated on April 29, 2022. The authority allowed some non-U.S. Citizens to be eligible to apply for a guaranteed loan.

Bulletin Details

As of March 18, 2025, the temporary authority is no longer valid. The borrower must be a U.S. citizen, a U.S. non-citizen national, or a “qualified alien”. Loan files with a non-permanent resident alien must meet USDA’s qualified alien status as well as Truist’s requirements within Section 1.24 – Non-Permanent Resident Alien Requirements Standard.

Updates to Chapter 8 of Handbook 1-3555 are forthcoming. Truist reference materials will be updated with a future publication.

Other Resources

| Support Group | Description and Contact Information: |
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| Correspondent Relationship Coordinator | Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1. |
| Product Support | Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3. |

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