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USDA Retraction of Non-U.S. Citizen Eligibility Standards Updates

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 issued on or after March 18, 2025.

Background Information

On March 18, 2025, the Single-Family Housing Guaranteed Loan Program (SFHGLP) 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As of March 18, 2025, the temporary authority is no longer valid.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.

Truist reference materials have been updated with this publication and include:

- Revising EAD categories to align with USDA Qualified Alien Status allowing only A-3, A-4, A-5 and A-10.
- Removing all references to visa classifications no longer allowed by USDA.

Before and After Matrix

[Click here](#) to see the before and after matrix that provides a detailed overview of all standard revisions.

Revised Materials

Click [Rural Development Loan Standard](#) and [Non-Permanent Resident Alien Requirements Standard](#) to review the revised product materials.

Former Standards

See the before and after matrix/matrices provided in the Bulletin Details section of this bulletin to access the former standards.



Product Release

Information for Correspondent Lenders of Truist Bank
April 04, 2025 • COR25-018

Other Resources

Support Group	Description and Contact Information:
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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