

Section 1.24 – Non-Permanent Resident Alien Requirements Standard

In This Section This section contains the following topics.

Overview.....	3
General	3
Related Bulletins.....	3
General	3
Eligible Visa Classifications	4
Conventional Eligible Visa and Employment Authorization (EAD) Classifications.....	4
Eligible Visa Classifications	4
A Series (A-1, A-2, A-3).....	4
E Series (E-1, E-2, E-3).....	4
G Series (G-1, G-2, G-3, G-4, G-5).....	4
H Series (H-1B, H-1B1).....	5
L Series (L-1A, L-1B, L2S)	5
NATO Series (NATO 1, NATO 2, NATO 3, NATO 4, NATO 5, NATO 6).....	5
O Series (O-1A, O-1B, O-2, O-3).....	5
R Series (R-1, R-2)	6
T Series (TN-1, TN-2, TD).....	6
Additional Eligible Non-Permanent Resident Aliens (Conventional)	6
Conventional Visa Standards.....	7
Conventional Specific Standards	7
Qualification/Credit Standards	8
General.....	8
FHA Eligible Employment Authorization (EAD) Classifications	9
FHA Eligible Employment Authorization (EAD) Classifications	9
FHA Eligible Non-Permanent Resident Classifications	9
FHA Specific Standards	9
FHA Eligible Visa Classifications	10
Acceptable Visa Classifications	10
A Series (A-1, A-2, A-3).....	10
E Series (E-1, E-2, E-3).....	10
G Series (G-1, G-2, G-3, G-4, G-5).....	10
H Series (H-1B, H-1B1).....	11
L Series (L-1A, L-1B, L2S)	11
NATO Series (NATO 1, NATO 2, NATO 3, NATO 4, NATO 5, NATO 6).....	11
O Series (O-1A, O-1B, O-2, O-3).....	11
R Series (R-1, R-2)	12
T Series (TN-1, TN-2, TD).....	12
VA Standards	13
VA Specific Standards.....	13
VA Eligible Employment Authorization (EAD) Classifications	13
RD Eligible Visa and Employment Authorization (EAD) Classifications	13
Qualified Alien.....	13
Eligible Visa Classifications	13
A Series (A-1, A-2, A-3).....	13
E Series (E-1, E-2, E-3).....	14
G Series (G-1, G-2, G-3, G-4, G-5).....	14
H Series (H-1B, H-1B1).....	14
L Series (L-1A, L-1B, L2S)	14
NATO Series (NATO 1, NATO 2, NATO 3, NATO 4, NATO 5, NATO 6).....	15
O Series (O-1A, O-1B, O-2, O-3).....	15

R Series (R-1, R-2)	15
T Series (TN-1, TN-2, TD)	15
Additional Eligible Non-Permanent Resident Aliens	15
RD Visa Standards	16
RD Specific Standards	16
Borrowers Applying for Permanent Resident Alien Status	16

Overview

General

- Non-permanent resident aliens are non-United States citizens who are permitted to reside in the United States on a temporary basis and may have been granted authorization to work in the U.S. by the U.S. Citizenship & Immigration Services (USCIS).
 - There are two criteria for a “non immigrant” to be permitted to reside in the U.S. The borrower must provide proof of **legal residency** and proof of their **legal purpose** in the U.S. (i.e., work, travel, etc.).
 - All non-permanent resident aliens must have a valid social security number and provide evidence of legal residency. The acceptable Visa and/or Employment Authorization Document (EAD) classifications for each product category are shown below.
-

Related Bulletins

General

Related bulletins are provided below in PDF format. To view the list of published bulletins, select the applicable year below.

- [2024](#)
- [2023](#)
- [2022](#)
- [2021](#)
- [2020](#)
- 2019

Note: There were no bulletins issued in 2019.

Eligible Visa Classifications

Conventional Eligible Visa and Employment Authorization (EAD) Classifications

Eligible Visa Classifications

Provide an unexpired Visa with one of the following eligible Visa classifications:

A Series (A-1, A-2, A-3)

Foreign Government Official

- An A Visa recipient with diplomatic immunity is ineligible. The cover of the borrower's passport must be reviewed to ensure it does not reflect "diplomatic passport."
-

E Series (E-1, E-2, E-3)

Treaty traders/Treaty investors/Australian Specialty Occupation Workers

- If using income from the spouse or dependent of an E Series Visa holder, provide one of the following for the spouse:
 - Employment Authorization Document showing that work authorization status is current with the following classification code:
 - C2 for the spouse of an E-1 Visa holder,
 - A17 for the spouse of an E-2 Visa holder,
 - A17 for the spouse of an E-3 Visa holder,
 - Or
 - An unexpired Form I-94 with a notation reflecting E-1S, E-2S or E-3S status,
 - Or
 - An unexpired Form I-94 with a notation reflecting E-1, E-2 or E-3 status and a notice from USICS regarding the new E-1S, E-2S or E-3S admission code.
-

G Series (G-1, G-2, G-3, G-4, G-5)

Employees of Designated International Organizations

- G Visa recipients with diplomatic immunity is ineligible. The cover of the borrower's passport must be reviewed to ensure it does not reflect "diplomatic passport".
-

Continued on next page

Conventional Eligible Visa and Employment Authorization (EAD) Classifications, Continued

H Series (H-1B, H-1B1)	Specialty Occupations/DOD Cooperative Research and Development Project Workers
-------------------------------	---

L Series (L-1A, L-1B, L2S)	Temporary Intracompany Transferees <ul style="list-style-type: none">• L-2S Visa – Spouse or dependent of an L-1A or L-1B recipient. An applicant with an L-2S Visa must also have a L-1A or L-1B recipient on the loan.• If using income from a L-2S Visa holder, provide one of the following:<ul style="list-style-type: none">• Employment Authorization Document showing that work authorization status is current with an A18 classification code: Or• An unexpired Form I-94 with a notation reflecting L-2S status. Or• An unexpired Form I-94 with a notation reflecting L-2 status and a notice from USICS regarding the new L-2S admission code.
-----------------------------------	---

NATO Series (NATO 1, NATO 2, NATO 3, NATO 4, NATO 5, NATO 6)	Representatives, officials, and staff coming to the US under applicable provisions of the NATO Treaty <ul style="list-style-type: none">• A NATO Visa recipient with diplomatic immunity is ineligible. The cover of the borrower's passport must be reviewed to ensure it does not reflect "diplomatic passport".
---	---

O Series (O-1A, O-1B, O-2, O-3)	Individual with extraordinary ability in science, arts, education, business, or athletics <ul style="list-style-type: none">• O-3 Visa - Spouse or dependent of a O-1A or O-1B recipient. An applicant with an O-3 Visa must also have an O-1A or O-1B recipient on the loan. An O-3 Visa holder is unable to obtain authorization to work in the US.
--	--

Continued on next page

Conventional Eligible Visa and Employment Authorization (EAD) Classifications, Continued

R Series (R-1, R-2)

Representative of a religious organization

- R-2 Visa - Spouse or dependent of an R-1 recipient. An applicant with an R-2 Visa must also have an R-1 recipient on the loan. An R-2 Visa holder is unable to obtain authorization to work in the US.

T Series (TN-1, TN-2, TD)

Canadian and Mexican USMCA Professional Workers

- TD Visa – Spouse or dependent of a TN-1 or TN-2 recipient. An applicant with an TD Visa must also have TN-1 or TN-2 recipient on the loan. A TD Visa holder is unable to obtain authorization to work in the US.

Additional Eligible Non-Permanent Resident Aliens (Conventional)

When a borrower cannot provide evidence of an acceptable Visa classification, an Employment Authorization Document (EAD) showing that work authorization status is current is an acceptable alternative. Provide an EAD with one of the following classification codes:

- A-2, A-3, A-4, A-5, A-6, A-7, A-8, A-9, A-10, A-12, A-13, A-14, A-15, A-16, A-17, A-18, A-19, A-20
- C-1 – Dependent of an A-1 or A-2 Visa recipient. The A-1 or A-2 Visa holder must be on the loan and must not have diplomatic immunity. Refer to the A Series under Eligible Visa Classifications above.
- C-2
- C-4 – Dependent of a G-1, G-3 or G-4 Visa recipient. The G-1, G-3 or G-4 Visa holder must be on the loan and must not have diplomatic immunity. Refer to the G Series under Eligible Visa Classifications above.
- C-7 – Dependent of a NATO Visa recipient. The NATO Visa holder must be on the loan and must not have diplomatic immunity. Refer to the NATO Series under Eligible Visa Classifications above.
- C-9, C-10, C-14, C-16, C-19, C-24, C-25, C-26, C-31

Continued on next page

Conventional Visa Standards

Conventional Specific Standards

- These conventional standards apply to all conventional products allowing a non-permanent resident alien as an eligible borrower.
- The Borrower must meet the acceptable Visa Classification or Employment Authorization (EAD Classification as stated in “Conventional Eligible Visa and Employment Authorization (EAD) Classifications above.
- For non-permanent resident aliens who have an unexpired visa, if the visa will expire within six (6) months of loan application and the borrower has not changed employers, a copy of the employer’s letter of sponsorship for visa renewal must be provided. If the borrower is or has changed employers at or after loan application, a valid employment authorization document (EAD) must be obtained.

Note: Initial EADs are valid for one (1) or two (2) years while the Application for Adjustment of Status (green card) is pending. For EADs expiring within 90 days after the date of loan closing, documentation must be obtained that the borrower has applied for a renewal of their EAD.

- An I-797 *Notice of Action/Notice of Approval* with valid dates may be used as sufficient evidence of lawful U.S. residency. This document **must** reference an acceptable visa classification and indicate an expiration date no earlier than twelve (12) months after loan closing (Note date).
- If the employer on the I-797 *Notice of Action/Notice of Approval* is different than the employer listed on the loan application, the I-797 is no longer valid.
- If either the visa or the I-797 Notice will expire outside the Truist standards (visa within six (6) months after loan application, I-797 within twelve (12) months after loan closing), it is acceptable to obtain a letter from the employer documenting the borrower’s continued employment and continued visa renewal sponsorship (employer on the loan application must be the same as on the unexpired visa).
- If a non-permanent resident alien is borrowing with a U.S. citizen, it does NOT eliminate or reduce any visa or other non-permanent resident alien documentation requirements.
- Due to the inability to compel payment or seek judgment, transactions with individuals who are not subject to United States jurisdiction are not eligible. This includes embassy personnel with diplomatic immunity. Verification the borrower does not have diplomatic immunity can be determined by reviewing the visa, passport or the U.S. Department of State’s Diplomatic List at www.state.gov/s/cpr/rls/.
- All borrowers are subject to the Bank Secrecy Act (BSA), the USA PATRIOT Act, the Customer Identification Program (CIP), the Office of Foreign Assets Control (OFAC) and Truist’s client risk assessment process.

Qualification/Credit Standards

General

These qualification/credit standards apply to all Truist products. The more restrictive of the product standards will apply.

Agency Loan Programs

- **Non-AUS**

- Standards per the applicable Agency Loan product description apply, except as follows:
 - A valid Social Security Number (SSN) is required for all non-U.S. citizen borrowers.
 - Truist does not allow the use of an Individual Tax Identification Number (ITIN) in lieu of a valid SSN. An ITIN is a nine digit number, beginning with the number 9, issued by the IRS for tax reporting purposes to non-U.S. citizens who are not eligible to obtain an SSN. An ITIN or Matricula Consular Card does not evidence a borrower's right to earn income in the U.S.
 - Credit History
 - Credit History standards per the applicable Agency loan product will apply.
 - All borrowers on the loan must meet the minimum required credit score for the loan program they are applying for.
- The lender must document all sources of funds used for down payments, closing costs and financial reserves. All documents of a foreign origin must be completed in English, or the originator must provide a translation, attached to each document, and ensure the translation is complete and accurate.

Reference: See the "Foreign Assets" subtopic presented in the "Cash Requirements" topic, within [Section 2.01: Agency Loan Standard](#), for additional guidance when the source of funds needed for down payment, closing costs, or financial reserves originates from assets located outside of the United States and its territories.

- **Fannie Mae DU**

Follow DU requirements, which are the same as non-AUS requirements.

- **Freddie Mac LPA**

Follow LPA requirements, which are the same as non-AUS requirements, except as follows:

- See "Source of Funds from Outside the United States and its Territories" in the "General Asset Information" subtopic, presented in the "Cash Requirements" topic, within [Section 2.01: Agency Loan Standard](#), for LPA specific guidance when the source of funds needed for closing is, or otherwise originates from, asset(s) located outside the United States and its territories:
- See "Documents of Foreign Origin" in the "General Requirements for Verifying Documents" section of the "General Asset Documentation Requirements" subtopic, within [Section 2.01: Agency Loan Standard](#), for LPA specific requirements when funds from outside the United States and its territories are used to qualify the borrower for the mortgage transaction.

FHA Eligible Employment Authorization (EAD) Classifications

FHA Eligible Employment Authorization (EAD) Classifications

Provide an Employment Authorization Document showing that work authorization status is current with one of the following classification codes:

Provide an unexpired Employment Authorization Document with one of the following eligible classifications:

- A-2, A-3, A-4, A-5, A-6, A-7, A-8, A-9, A-10, A-12, A-13, A-14, A-15, A-16, A-17, A-18, A-19, A-20
 - For A-3 and A-5 – In lieu of the Employment Authorization Document, the following is acceptable:
 - ISCIS Form I-94 indicating refugee status (A-3) or asylum status (A-5), or
 - USCIS Form I-797 notice indicating approval of a USCIS Form I-589, Application for Asylum or Withholding of Removal substantiating the refugee (A-3) or asylum (A-5) status.
- C-1 – Dependent of an A-1 or A-2 Visa recipient. The A-1 or A-2 Visa holder must be on the loan and must not have diplomatic immunity. Refer to the A Series under **Acceptable** Visa Classifications **below**.
- C-2
- C-4 – Dependent of a G-1, G-3 or G-4 Visa recipient. The G-1, G-3 or G-4 Visa holder must be on the loan and must not have diplomatic immunity. Refer to the G Series under **Acceptable** Visa Classifications **below**.
- C-7 – Dependent of a NATO Visa recipient. The NATO Visa holder must be on the loan and must not have diplomatic immunity. Refer to the NATO Series under **Acceptable** Visa Classifications **below**.
- C-9, C-10, C-14, C-16, C-19, C-24, C-25, C-26, C-31, C-33

For borrowers that hold an EAD classification that is not noted above, provide a current EAD and a Visa. Refer to “FHA Eligible Visa Classifications” below.

FHA Eligible Non-Permanent Resident Classifications

FHA Specific Standards

- A non-permanent resident/nonimmigrant is a non-US citizen that is not Permanent Resident (green card)/immigrant.
- The borrower must provide evidence of an unexpired Employment Authorization Document (EAD).

Refer to the topic “FHA Eligible Employment Authorization (EAD) Classifications” in the above section.

- Borrowers with Diplomatic Immunity are ineligible.
-

Continued on next page

FHA Eligible Visa Classifications

Acceptable Visa Classifications

For borrowers that cannot provide an Employment Authorization Document (EAD) with one of Truist's acceptable clarifications, provide an EAD showing that work authorization status is current and an unexpired Visa with one of the following eligible Visa classifications:

A Series (A-1, A-2, A-3)

Foreign Government Official

- An A Visa recipient with diplomatic immunity is ineligible. The cover of the borrower's passport must be reviewed to ensure it does not reflect "diplomatic passport."
-

E Series (E-1, E-2, E-3)

Treaty traders/Treaty investors/Australian Specialty Occupation Workers

- The E Series Visa holder must also provide an Employment Authorization Document showing that work authorization status is current.
 - If using income from the spouse or dependent of an E Series Visa holder, provide an Employment Authorization Document showing that work authorization is current and reflecting the following classification code:
 - C2 for the spouse of an E-1 Visa holder.
 - A17 for the spouse of an E-2 Visa holder.
 - A17 for the spouse of an E-3 Visa holder.
-

G Series (G-1, G-2, G-3, G-4, G-5)

Employees of Designated International Organizations

- The G Series Visa holder must also provide an Employment Authorization Document showing that work authorization status is current. G Visa recipient with diplomatic immunity is ineligible. The cover of the borrower's passport must be reviewed to ensure it does not reflect "diplomatic passport".
-

Continued on next page

FHA Eligible Visa Classifications, Continued

H Series (H-1B, H-1B1)

Specialty Occupations/DOD Cooperative Research and Development Project Workers

- The H-1B or H-1B1 Visa holder must also provide one of the following:
 - Employment Authorization Document showing that work authorization status is current,
Or
 - For H-1B Visa holder, an unexpired Form I-94 with a notation reflecting H-1B and evidence of employment by the authorized H-1B employer for a minimum of one year.
-

L Series (L-1A, L-1B, L2S)

Temporary Intracompany Transferees

- The L-1A and L-1B Series Visa holder must also provide an Employment Authorization Document showing that work authorization status is current.
 - L-2S Visa – Spouse or dependent of an L-1A or L-1B recipient. An applicant with an L-2S Visa must also have a L-1A or L-1B recipient on the loan.
 - If using income from a L-2S Visa holder, provide an Employment Authorization Document showing that work authorization is current and reflecting an A18 classification code.
-

NATO Series (NATO 1, NATO 2, NATO 3, NATO 4, NATO 5, NATO 6)

Representatives, officials, and staff coming to the US under applicable provisions of the NATO Treaty

- The NATO Series Visa holder must also provide an Employment Authorization Document showing that work authorization status is current.
 - A NATO Visa recipient with diplomatic immunity is ineligible. The cover of the borrower's passport must be reviewed to ensure it does not reflect "diplomatic passport".
-

O Series (O-1A, O-1B, O-2, O-3)

Individual with extraordinary ability in science, arts, education, business, or athletics

- The O-1A, O-1B and O-2 Visa holder must also provide an Employment Authorization Document showing that work authorization status is current.
 - O-3 Visa - Spouse or dependent of a O-1A or O-1B recipient. An applicant with an O-3 Visa must also have an O-1A or O-1B recipient on the loan. An O-3 Visa holder is unable to obtain authorization to work in the US.
-

Continued on next page

FHA Eligible Visa Classifications, Continued

R Series (R-1, R-2)

Representative of a religious organization

- R-2 Visa - Spouse or dependent of an R-1 recipient. An applicant with an R-2 Visa must also have an R-1 recipient on the loan. An R-2 Visa holder is unable to obtain authorization to work in the US.
-

T Series (TN-1, TN-2, TD)

Canadian and Mexican USMCA Professional Workers

- The TN-1 and TN-2 Visa holder must also provide an Employment Authorization Document showing that work authorization status is current.
 - TD Visa – Spouse or dependent of a TN-1 or TN-2 recipient. An applicant with an TD Visa must also have TN-1 or TN-2 recipient on the loan. A TD Visa holder is unable to obtain authorization to work in the US.
-

Continued on next page

VA Standards

VA Specific Standards

- Non-permanent resident alien veteran borrowers are ineligible.
 - A Non-Permanent Resident borrowing spouse of a veteran must meet Truist's acceptable Employment Authorization Document (EAD) classifications.
 - A valid social security number is required.
-

VA Eligible Employment Authorization (EAD) Classifications

For Non-Permanent Resident borrowing spouses, provide evidence of an Employment Authorization Document showing that work authorization status is current is acceptable, with one of the following classification codes:

- A-2, A-3, A-4, A-5, A-6, A-7, A-8, A-9, A-10, A-12, A-13, A-14, A-15, A-16, A-17, A-18, A-19, A-20
 - C-2, C-9, C-10, C-14, C-16, C-19, C-24, C-25, C-26, C-31
-

RD Eligible Visa and Employment Authorization (EAD) Classifications

Qualified Alien

A qualified alien includes both non-permanent and permanent residents.

Note: The USDA borrower must meet the requirements below for non-permanent residents or the Permanent Residents requirements documentation requirements in one of the following sub-topiccategories:

- Eligible Visa Classifications
 - Additional Eligible Non-Permanent Resident Aliens
 - Permanent Residents
-

Eligible Visa Classifications

Provide an unexpired Visa with one of the following eligible Visa classifications:

A Series (A-1, A-2, A-3)

Foreign Government Official

- An A Visa recipient with diplomatic immunity is ineligible. The cover of the borrower's passport must be reviewed to ensure it does not reflect "diplomatic passport."
-

Continued on next page

RD Eligible Visa and Employment Authorization (EAD) Classifications, Continued

E Series (E-1, E-2, E-3)

Treaty traders/Treaty investors/Australian Specialty Occupation Workers

- If using income from the spouse or dependent of an E Series Visa holder, provide one of the following for the spouse:
 - Employment Authorization Document showing that work authorization status is current with the following classification code:
 - C2 for the spouse of an E-1 Visa holder,
 - A17 for the spouse of an E-2 Visa holder,
 - A17 for the spouse of an E-3 Visa holder,Or
 - An unexpired Form I-94 with a notation reflecting E-1S, E-2S or E-3S status,Or
- An unexpired Form I-94 with a notation reflecting E-1, E-2 or E-3 status and a notice from USICS regarding the new E-1S, E-2S or E-3S admission code.

G Series (G-1, G-2, G-3, G-4, G-5)

Employees of Designated International Organizations

- G Visa recipient with diplomatic immunity is ineligible. The cover of the borrower's passport must be reviewed to ensure it does not reflect "diplomatic passport".

H Series (H-1B, H-1B1)

Specialty Occupations/DOD Cooperative Research and Development Project Workers

L Series (L-1A, L-1B, L2S)

Temporary Intracompany Transferees

- L-2S Visa – Spouse or dependent of an L-1A or L-1B recipient. An applicant with an L-2S Visa must also have a L-1A or L-1B recipient on the loan.
- If using income from a L-2S Visa holder, provide one of the following:
 - Employment Authorization Document showing that work authorization status is current with an A18 classification code:
Or
 - An unexpired Form I-94 with a notation reflecting L-2S status
Or
 - An unexpired Form I-94 with a notation reflecting L-2 status and a notice from USICS regarding the new L-2S admission code.

Continued on next page

RD Eligible Visa and Employment Authorization (EAD) Classifications, Continued

NATO Series (NATO 1, NATO 2, NATO 3, NATO 4, NATO 5, NATO 6)

Representatives, officials, and staff coming to the US under applicable provisions of the NATO Treaty

- A NATO Visa recipient with diplomatic immunity is ineligible. The cover of the borrower's passport must be reviewed to ensure it does not reflect "diplomatic passport".

O Series (O-1A, O-1B, O-2, O-3)

Individual with extraordinary ability in science, arts, education, business, or athletics

- O-3 Visa - Spouse or dependent of a O-1A or O-1B recipient. An applicant with an O-3 Visa must also have an O-1A or O-1B recipient on the loan. An O-3 Visa holder is unable to obtain authorization to work in the US.

R Series (R-1, R-2)

Representative of a religious organization

- R-2 Visa - Spouse or dependent of an R-1 recipient. An applicant with an R-2 Visa must also have an R-1 recipient on the loan. An R-2 Visa holder is unable to obtain authorization to work in the US.

T Series (TN-1, TN-2, TD)

Canadian and Mexican USMCA Professional Workers

- TD Visa – Spouse or dependent of a TN-1 or TN-2 recipient. An applicant with an TD Visa must also have TN-1 or TN-2 recipient on the loan. A TD Visa holder is unable to obtain authorization to work in the US.

Additional Eligible Non- Permanent Resident Aliens

Provide an unexpired Employment Authorization Document with one of the following eligible classifications:

- A-2, A-3, A-4, A-5, A-6, A-7, A-8, A-9, A-10, A-12, A-13, A-14, A-15, A-16, A-17, A-18, A-19, A-20
 - C-1 – Dependent of an A-1 or A-2 Visa recipient. The A-1 or A-2 Visa holder must be on the loan and must not have diplomatic immunity. Refer to the A Series under Eligible Visa Classifications above.
 - C-2
 - C-4 – Dependent of a G-1, G-3 or G-4 Visa recipient. The G-1, G-3 or G-4 Visa holder must be on the loan and must not have diplomatic immunity. Refer to the G Series under Eligible Visa Classifications above.
 - C-7 – Dependent of a NATO Visa recipient. The NATO Visa holder must be on the loan and must not have diplomatic immunity. Refer to the NATO Series under Eligible Visa Classifications above.
 - C-9, C-10, C-14, C-16, C-19, C-24, C-25, C-26, C-31, C-33
-

RD Visa Standards

RD Specific Standards

- Eligible borrowers include:
 - Qualified aliens,
 - Permanent resident aliens, and
 - Non-Permanent Resident Aliens

Refer to “RD Eligible Visa and Employment Authorization (EAD) Classifications” in the above section.

Borrowers Applying for Permanent Resident Alien Status

- Borrowers in the process of changing their residency status from non-permanent resident alien to permanent resident alien are eligible.
- The following must be included in the loan file:
 - I-797A showing “approved,”
 - letter from employer verifying employment,
 - an unexpired EAD,

Note: Initial EADs are valid for one (1) or two (2) years while the Application for Adjustment of Status (green card) is pending. A valid EAD is one that will not expire within 90 days after the date of loan closing. For EADs expiring within 90 days after the date of loan closing, documentation must be obtained that the borrower has applied for a renewal of their EAD.

- Non-permanent resident alien visa requirements **do not apply**.
-