

USDA Retraction of Non-U.S. Citizen Eligibility

Note: *Truist specific overlays are underlined.*

Topic	Impacted Document	Impacted Products	Current Standards	Revised Standards
Eligible Borrowers	Section 2.24 Rural Development Loan Standard	RD	<p>Eligible Borrowers</p> <hr/> <p>Eligible Borrowers</p> <ul style="list-style-type: none"> Eligible borrowers include: <ul style="list-style-type: none"> U.S. citizens, U.S. non-citizen national, qualified alien, or Individuals with a valid social security number and valid Employment Authorization Document (EAD), such as Form I-766 issued by the U.S. Department of Homeland Security Eligible qualified aliens include: <ul style="list-style-type: none"> Permanent resident aliens <u>Non-Permanent Resident</u> - refer to “RD Specific Standards” and “RD Eligible Visa and Employment Authorization (EAD) Classifications” in Section 1.24: Non-Permanent Resident Alien Requirements Standard 	<p>Eligible Borrowers</p> <hr/> <p>Eligible Borrowers</p> <ul style="list-style-type: none"> Eligible borrowers include: <ul style="list-style-type: none"> U.S. citizens, U.S. non-citizen national, qualified alien, or Individuals with a valid social security number and valid Employment Authorization Document (EAD), such as Form I-766 issued by the U.S. Department of Homeland Security Eligible qualified aliens include: <ul style="list-style-type: none"> Permanent resident aliens <u>Non-Permanent Resident</u> - refer to “RD Specific Standards” and “RD Eligible Visa and Employment Authorization (EAD) Classifications” in Section 1.24: Non-Permanent Resident Alien Requirements Standard
RD Eligible Visa and Employment Authorization (EAD) Classifications	Section 1.24 Non-Permanent Resident Alien Requirements Standard	RD	<p>RD Eligible Visa and Employment Authorization (EAD) Classifications</p> <hr/> <p>Qualified Alien</p> <p>A qualified alien includes both non-permanent and permanent residents.</p> <p>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:</p> <ul style="list-style-type: none"> Eligible Visa Classifications Additional Eligible Non-Permanent Resident Aliens Permanent Residents <hr/> <p>Eligible Visa Classifications</p> <p>Provide an unexpired Visa with one of the following eligible Visa classifications:</p>	<p>RD Eligible Visa and Employment Authorization (EAD) Classifications, Continued</p> <hr/> <p>RD Specific Standards</p> <ul style="list-style-type: none"> Eligible borrowers include: <ul style="list-style-type: none"> Qualified aliens, Permanent resident aliens, and Non-Permanent Resident Aliens <p>Refer to “RD Eligible Employment Authorization (EAD) Classifications” in the below section.</p> <hr/> <p>Qualified Alien</p> <p>A qualified alien includes both non-permanent and permanent residents.</p> <p>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-topic categories:</p> <ul style="list-style-type: none"> Eligible Visa Classifications

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			<p>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.”</p> <p>E Series (E-1, E-2, E-3) Treaty traders/Treaty investors/Australian Specialty Occupation Workers</p> <ul style="list-style-type: none"> • If using income from the spouse or dependent of an E Series Visa holder, provide one of the following for the spouse: <ul style="list-style-type: none"> • Employment Authorization Document showing that work authorization status is current with the following classification code: <ul style="list-style-type: none"> • 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. <p>G Series (G-1, G-2, G-3, G-4, G-5) Employees of Designated International Organizations</p> <ul style="list-style-type: none"> • 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”. <p>H Series (H-1B, H-1B1) Specialty Occupations/DOD Cooperative Research and Development Project Workers</p>	<ul style="list-style-type: none"> • Additional-Eligible Non-Permanent Resident Aliens • Permanent Residents <p>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.”</p> <p>Treaty traders/Treaty investors/Australian Specialty Occupation Workers</p> <p>E Series (E-1, E-2, E-3)</p> <ul style="list-style-type: none"> • If using income from the spouse or dependent of an E Series Visa holder, provide one of the following for the spouse: <ul style="list-style-type: none"> • Employment Authorization Document showing that work authorization status is current with the following classification code: <ul style="list-style-type: none"> • 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. <p>G Series (G-1, G-2, G-3, G-4, G-5) Employees of Designated International Organizations</p> <ul style="list-style-type: none"> • 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”. <p>H Series (H-1B, H-1B1) Specialty Occupations/DOD Cooperative Research and Development Project Workers</p>

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			<p>L Series (L-1A, L-1B, L2S)</p> <p>Temporary Intracompany Transferees</p> <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. <hr/> <p style="text-align: right;"><i>Continued on next page</i></p>	<p>L Series (L-1A, L-1B, L2S)</p> <p>Temporary Intracompany Transferees</p> <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. <hr/> <p style="text-align: right;"><i>Continued on next page</i></p>
			<p>RD Eligible Visa and Employment Authorization (EAD) Classifications, Continued</p> <hr/> <p>NATO Series (NATO 1, NATO 2, NATO 3, NATO 4, NATO 5, NATO 6)</p> <p>Representatives, officials, and staff coming to the US under applicable provisions of the NATO Treaty</p> <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”. <hr/> <p>O Series (O-1A, O-1B, O-2, O-3)</p> <p>Individual with extraordinary ability in science, arts, education, business, or athletics</p> <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. 	<p>RD Eligible Visa and Employment Authorization (EAD) Classifications, Continued</p> <hr/> <p>NATO Series (NATO 1, NATO 2, NATO 3, NATO 4, NATO 5, NATO 6)</p> <p>Representatives, officials, and staff coming to the US under applicable provisions of the NATO Treaty</p> <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”. <hr/> <p>O Series (O-1A, O-1B, O-2, O-3)</p> <p>Individual with extraordinary ability in science, arts, education, business, or athletics</p> <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.

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			<p>R Series (R-1, R-2)</p> <p>Representative of a religious organization</p> <ul style="list-style-type: none"> 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. <hr/> <p>T Series (TN-1, TN-2, TD)</p> <p>Canadian and Mexican USMCA Professional Workers</p> <ul style="list-style-type: none"> 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. <hr/> <p>Additional Eligible Non-Permanent Resident Aliens</p> <p>Provide an unexpired Employment Authorization Document with one of the following eligible classifications:</p> <ul style="list-style-type: none"> 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 <hr/> <p>RD Visa Standards</p> <hr/> <p>RD Specific Standards</p> <ul style="list-style-type: none"> Eligible borrowers include: <ul style="list-style-type: none"> Qualified aliens, Permanent resident aliens, and 	<p>R Series (R-1, R-2)</p> <p>Representative of a religious organization</p> <ul style="list-style-type: none"> 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. <hr/> <p>T Series (TN-1, TN-2, TD)</p> <p>Canadian and Mexican USMCA Professional Workers</p> <ul style="list-style-type: none"> 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. <hr/> <p>Additional Eligible Non-Permanent Resident Aliens</p> <p>Provide an unexpired Employment Authorization Document with one of the following eligible classifications:</p> <ul style="list-style-type: none"> 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 <p>In lieu of the Employment Authorization Document, the following is acceptable:</p> <ul style="list-style-type: none"> USCIS Form 1-571, Refugee Travel Document USCIS Form 1.94, Arrival-Departure Record with one of the following annotations: <ul style="list-style-type: none"> Admitted as Refugee Pursuant to Section 207; Section 208 or Asylum; or Section 243(h) or Deportation stayed by Attorney General <p>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.</p> <p>C-2</p> <p>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.</p> <p>C-7 – Dependent of a NATO Visa recipient. The NATO Visa holder must be on the loan and must not have</p>

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			<p>•Non-Permanent Resident Aliens</p> <p>Refer to “RD Eligible Visa and Employment Authorization (EAD) Classifications” in the above section.</p> <hr/> <p>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.</p> <p>The following must be included in the loan file: I-797A showing “approved,” letter from employer verifying employment, an unexpired EAD,</p> <p>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.</p> <p>Non-permanent resident alien visa requirements do not apply.</p> <hr/>	<p>diplomatic immunity. Refer to the NATO Series under Eligible Visa Classifications above.</p> <ul style="list-style-type: none"> • C-9, C-10, C-14, C-16, C-19, C-24, C-25, C-26, C-31, C-33 <hr/> <p>RD Visa Standards</p> <hr/> <p>RD Specific Standards Eligible borrowers include:</p> <ul style="list-style-type: none"> •Qualified aliens, •Permanent resident aliens, and •Non-Permanent Resident Aliens <p>Refer to “RD Eligible Visa and Employment Authorization (EAD) Classifications” in the above section.</p> <hr/> <p>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.</p> <p>The following must be included in the loan file: I-797A showing “approved,” letter from employer verifying employment, an unexpired EAD,</p> <p>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.</p> <p>Non-permanent resident alien visa requirements do not apply.</p> <hr/>

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