






# Non-Citizen Borrower Eligibility

We have a longstanding policy on eligibility for non-U.S. citizen borrowers. Fannie Mae purchases and securitizes mortgages to non-citizens who are lawful permanent or non-permanent residents of the United States under the same terms available to U.S. citizens.

## Eligibility Guidelines

The purpose of this document is to provide additional guidance to help lenders determine eligibility for non-U.S. citizen borrowers.

-  Per the *Selling Guide*, Fannie Mae considers an individual legally present in the United States and eligible to be a borrower if:
  - They have a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN); and
  - They have current, verified status, which may be documented by a valid employment authorization document (EAD), **or** other documentation showing immigration status is current (e.g., Green Card, work visa, etc.).
-  A borrower who is legally present per the *Selling Guide* must meet all other applicable underwriting and eligibility requirements for the loan to be eligible for sale to Fannie Mae. This includes the continuity of income requirements that apply to all borrowers:
  - Documentation of income continuity is not required for most employment-related income types (e.g., base, bonus, overtime, commission).
  - If a borrower is reliant on income for which documentation of continuity is required, the mere fact that a borrower has current, verified status does not impact the continuity of income analysis. For example, if a borrower can provide documentation of 3-year income continuity when required, the fact that their status is renewed only every 2 years is not a factor — the borrower is legally present and has met the continuity of income requirements.
-  Lenders retain discretion as individual borrower situations differ.
-  Lenders can continue to decide what type of documentation is appropriate and what can be retained as part of the loan file to show that a borrower is legally present.
-  As with all Fannie Mae policies, subsequent changes to the law and its application may cause us to re-evaluate our policy on this matter prospectively.

### Clarity & Certainty

- In response to customer feedback, we're providing examples of acceptable documentation to support that a borrower is "legally present."
- For loans that meet our documentation and eligibility requirements, we will not seek a loan repurchase solely based on a change in the borrower's immigration status after closing.

## Selling Guide References

[B2-2-01](#) | [B2-2-02](#) | [B3-3.1-01](#)

# Borrower Scenarios

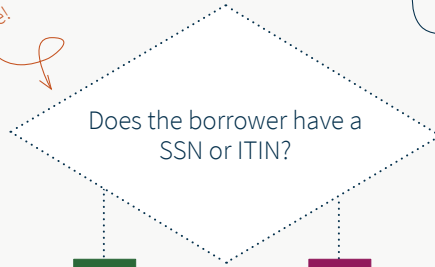
The following scenarios are provided for informational purposes and do not cover all possible combinations.

Borrower information	Is the borrower legally present?	Which document was reviewed to verify status?	Eligibility
<p><b>Scenario 1</b></p> <p> Diana is a permanent resident with an unexpired Green Card, and:</p> <ul style="list-style-type: none"> <li>✓ has a Social Security Number</li> <li>✓ is a self-employed borrower with a two-year work history</li> <li>✓ received a Desktop Underwriter® (DU®) Approve/Eligible recommendation</li> <li>✓ meets all other <i>Selling Guide</i> requirements</li> </ul>	<p> Yes! The borrower is legally present.</p>	<p> Permanent Resident Card (Green Card)</p>	<p> Eligible</p>
<p><b>Scenario 2</b></p> <p> Samuel has current, unexpired DACA (Deferred Action for Childhood Arrivals) status, and:</p> <ul style="list-style-type: none"> <li>✓ has an Individual Tax Identification Number</li> <li>✓ is a salaried borrower with acceptable employment history</li> <li>✓ has nontraditional credit acceptable per the <i>Selling Guide</i> (B3-5.4)</li> <li>✓ will have a manually underwritten loan</li> <li>✓ meets all other <i>Selling Guide</i> requirements</li> </ul>	<p> Yes! The borrower is legally present.</p>	<p> Employment Authorization Document with C33 category</p>	<p> Eligible</p>
<p><b>Scenario 3</b></p> <p> Karl has an expired work visa with no renewal pending, and:</p> <ul style="list-style-type: none"> <li>✓ has an Individual Tax Identification Number</li> <li>✓ is a salaried borrower with acceptable employment history</li> <li>✓ has nontraditional credit acceptable per the <i>Selling Guide</i> (B3-5.4)</li> <li>✓ meets all other <i>Selling Guide</i> requirements</li> </ul>	<p> No, the borrower is not legally present.</p>	<p> Work Visa</p>	<p> Ineligible Work Visa is expired and no renewal is pending.</p>
<p><b>Scenario 4</b></p> <p> Theresa has a current, unexpired work visa, and:</p> <ul style="list-style-type: none"> <li>✓ has a Social Security Number</li> <li>✓ has been self-employed for 6 months with no prior work history</li> <li>✓ has nontraditional credit acceptable per the <i>Selling Guide</i> (B3-5.4)</li> </ul>	<p> Yes! The borrower is legally present.</p>	<p> Work Visa</p>	<p> Ineligible Borrower does not meet requirements for a self-employed borrower.</p>
<p><b>Scenario 5</b></p> <p> Jake has a valid Employment Authorization Document (EAD), and:</p> <ul style="list-style-type: none"> <li>✓ is awaiting a date for his asylum hearing</li> <li>✓ has an Individual Tax Identification Number</li> <li>✓ is a salaried borrower with acceptable employment history</li> <li>✓ received a DU Approve/Eligible recommendation</li> </ul>	<p> Yes! The borrower is legally present.</p>	<p> Employment Authorization Document with C8 category</p>	<p> Eligible</p>



This non-U.S. citizen borrower is dreaming of a new home. Let's use this chart to determine how to apply Fannie Mae's policies.

Start here!



Yes

No



Not Eligible

Does the borrower have documentation to verify status?

These are the five most common documents used to verify status.

- Permanent Resident Card (Green Card)
- Work Visa
- Entry Stamps
- EAD (Employment Authorization Document)
- I-551 Stamps

No



Not Eligible

Yes

The borrower is considered legally present

Does the borrower meet standard income and employment guidelines?

No



Not Eligible

Yes



Eligible