



## Bulletin 19-20

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### **Fannie Mae Clarification of Non-Citizen Borrower Eligibility**

Fannie Mae issued a [Non-Citizen Borrower Eligibility](#) fact sheet to provide additional guidance on the eligibility of non-U.S. citizens.

With this clarification, Homebridge is amending our Fannie Mae guidelines; borrowers with a current/unexpired Deferred Action for Childhood Arrivals (DACA) status are now **eligible** as long as they meet all other applicable underwriting requirements as detailed below.

- The borrower must currently be legally present in the United States. Fannie Mae considers a borrower to be legally present in the U.S. if they have the following documentation:
  - Valid Social Security Number (SSN), **OR**
  - Individual Taxpayer Identification Number (ITIN), **AND**
  - Current (unexpired) Employment Authorization Document (EAD), **OR**
  - Other documentation showing immigration status is current/unexpired (e.g. Green Card, work visa, etc.)
- The borrower meets all other standard employment and income requirements as required by the DU Findings.

**This updated policy applies to Fannie Mae transactions only** and is eligible for new submissions and loans currently in the pipeline. DACA status borrowers continue to be ineligible on all other programs offered by Homebridge.

The Fannie Mae Program, HomeStyle, and HomeReady guidelines have been updated with this information and posted on the Homebridge website at [www.homebridgewholesale.com](http://www.homebridgewholesale.com)

If you have any questions, please contact your Account Executive.