

VISA ELIGIBILITY FOR NON CITIZENS (CONVENTIONAL CONFORMING LOANS)

VISA CLASS	ELIGIBILITY	DESCRIPTION	REQUIREMENTS
A-1 A-2 Dependents	Eligible	A dependent of an A-1/A-2 visa holder: Immediate family members of foreign government official.	EAD is required but may be documented other than EAD card.
A-1 A-2 Foreign Diplomatic Personnel	Eligible	A diplomat and foreign government official such as an ambassador, consular officer or other top government official. A-2 can also classify as lower ranked foreign government employees.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required.
A-3 Personal Employees of A-1/A-2	Eligible	An attendant, servant or other personal employee of foreign government officials.	<ul style="list-style-type: none"> • EAD is required but may be documented other than EAD card. • Eligible dependents of work visa types A-3 allowed.
B-1 Visitor for Business	Ineligible		
B-2 Prospective Student or Prospective Scholar	Ineligible		
B-2 Visitor for Tourism	Ineligible		
BCC B1/B2	Ineligible		
C-1 Aliens in transit through US not Diplomats	Ineligible		
C-2 Aliens in transit to and from UN Headquarters	Ineligible		

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C-3 Aliens in transit through US – Diplomat	Ineligible		
C-4 Short term employment	Ineligible		
C-1/D Crewmember Visa	Ineligible		
CP – Continued Presence	Ineligible		
DACA - Deferred Action for Childhood Arrivals	FNMA AND FHA ONLY		FNMA Requirements
			<p>If a borrower(s) has a Deferred Action for Childhood Arrivals (DACA) status, the loan is eligible for financing with HBFS as long as the following requirements are met:</p> <ul style="list-style-type: none"> • The borrower must have a valid Social Security Number or Individual Taxpayer Identification Number AND; • The borrower must have a CURRENT and VERIFIED employment authorization document (EAD) or other current documentation showing legal status.
			FHA Requirements
			<p>Individuals may apply for FHA financing, provided they meet the following additional requirements:</p> <ul style="list-style-type: none"> • the property will be the borrower’s principal residence; • the borrower has a valid Social Security Number (SSN), except for those employed by the World Bank, a foreign embassy, or equivalent employer identified by HUD; • the borrower is eligible to work in the U.S., as evidenced by the Employment Authorization Document issued by the USCIS; and • the borrower satisfies the same requirements, terms, and conditions as those for U.S. citizens. <p>Essentially these individuals are treated the same as U.S. citizens and must otherwise meet all underwriting criteria.</p>

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D-1 Alien Crewman D-2 Crew members employed on a vessel or aircraft who are in the U.S. on "stopovers."	Ineligible		
E-1 Treaty Trader	Eligible	An individual who is in the U.S. to conduct trade under a treaty between his/her country and the U.S. or his/her employer and other companies.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required. • Eligible dependents of work visa type E-1 allowed. E-1 dependent children are not authorized for employment. • Principal E-1 can be employed only by the trade qualifying company through which he/she obtained status. • Dependent spouse may apply to USCIS for employment authorization. EAD is required.
E-2 Treaty Investor	Eligible	An individual who is in the U.S. to develop and direct the operations of an enterprise in which he/she has made a substantial investment.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required. • Eligible dependent of work visa type E-2 allowed. E-2 dependent children are not authorized for employment. • Principal E-2 can be employed only by the trade-qualifying company that petitioned for the E-2 status. • Dependent spouse may apply to the USCIS for employment authorization. EAD is required.
E-3 Temporary worker in a specialty occupation	Eligible	Limited to citizens of Australia.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required. • Eligible dependents of work visa type E-3 are allowed. • May be employed and compensated only by the sponsoring employer.

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VISA CLASS	ELIGIBILITY	DESCRIPTION	REQUIRMENTS
F-1 Students	Eligible	An individual who is in the U.S. in order to engage in full-time academic study in an accredited academic educational or literacy program, or at a College/university or conservatory.	
F-2 Dependent of F-1	Ineligible		
F-3 Family-Based Immigrant Visa	Ineligible		
G-1 G-2 G-3 G-4 Representatives to and Employees of International Organizations	Eligible	An individual who is in the U.S. as a representative of an international organization (e.g., the United Nations) and for his/her dependents.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required. • Principal G can only work for the qualifying foreign government or international organization sponsoring her/his status. • All work for dependents must be first approved by the U.S. Department of State.
G-5 Personal employee of G- 1, G-2, G-3, or G-4 Visa holders	Eligible	An individual who is in the U.S as a personal employee of a representative to an international organization.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is required. • Dependents of work visa type G-5 also eligible.

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H-1A Temporary worker performing services as a registered nurse	Eligible	An individual who is in the U.S. for a fixed amount of time, who performs services of a professional nature in a specific position for a sponsoring employer.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required. • Employment authorization is granted for an initial period of up to 3 years. Extensions for an additional 3 years are possible. The employer petitions USCIS on behalf of the worker. Employment is incidental to his/her status with the specific employer.
H-1B Temporary Worker in a Specialty Occupation H-1B2 H-1B3 H-1C	Eligible	An individual who is in the U.S. for a fixed amount of time, who performs services of a professional nature in a specific position for a sponsoring employer.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required. • Employment authorization is granted for an initial period of up to 3 years. Extensions for an additional 3 years are possible. The employer petitions USCIS on behalf of the worker. Employment is incidental to his/her status with the specific employer.
H-1B1 Free Trade Agreement worker (Chile/Singapore)	Eligible	An individual who is in the U.S. for a fixed amount of time, who performs services of a professional nature in a specific position for a sponsoring employer.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required. • Employment authorization is granted for an initial period of up to 3 years. Extensions for an additional 3 years are possible. The employer petitions USCIS on behalf of the worker. Employment is incidental to his/her status with the specific employer.
H-2 Temporary worker performing services unavailable in U.S.	Ineligible		
H-2A Temporary worker performing agricultural services	Ineligible		

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VISA CLASS	ELIGIBILITY	DESCRIPTION	REQUIRMENTS
H-2B Temporary worker performing other services	Ineligible		
H-3 Trainee	Ineligible		
H-4 Dependents of H visa holders	Eligible ONLY if H-1B Visa holder is also on the loan; otherwise ineligible.	An individual who is in the U.S. as a dependent of an H Visa holder.	No employment is allowed.
I	Eligible	Representative of Foreign Information Media: Journalist or representative (and their dependents) of international media.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required.
IR-1 Immigrant Visa for a Spouse of a U.S. Citizen	Eligible	Spouse of Representative of Foreign Information Media: Journalist or representative of international media.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required.
J-1 Exchange Visitor (Student)	Ineligible		
J-2 Dependent of J-1 Visa Holder	Ineligible		

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K-1 Fiancé/Fiancée of U.S. Citizen	Eligible		<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is required.
K-2 Minor Child of K1	Ineligible		
K-3 Spouse of US citizen Life Act	Eligible		<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required.
K-4 Child of K-3	Eligible		Only eligible if there is a US Citizen is also on the loan; otherwise ineligible.
L-1 Intra-company Transferee	Eligible	An individual who has been transferred from a subsidiary, affiliate, or branch office overseas to the U.S. to work in an executive, managerial, or specialist capacity.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required. • May be employed only by the company that obtained the L-1 status on their behalf, and only for the period of time indicated by USCIS.
L-2 Dependents of L-1 Visa holders	Eligible ONLY if the spouse is on the loan	An individual who is in the U.S. as a dependent of an L-1 Visa holder.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required. • L-2 spouse may apply to USCIS for employment authorization. EAD* is required. L-2 children are not allowed to work.

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M-1 M-1 Vocational Student UHCL is not currently authorized for M-1 students	Ineligible		
M-2 Dependent of M-1 Visa Holder	Ineligible		
M-3 Border commuter vocational or nonacademic student	Ineligible		
N-8 Parent of SK-3 special immigrant	Ineligible		
N-9 Child of N-8	Ineligible		
NACARA	Eligible	Cuba, Guatemala, Nicaragua and El Salvador Beneficiaries seeking permanent residency.	
NATO 1-5 NATO-7	Eligible	Employee of International Organization.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required. • Eligible dependents are allowed.
O-1 O-2 Workers of Extraordinary Ability	Eligible	An individual of extraordinary ability in the field of sciences, arts, education, business or athletics, who is in the U.S. to work for a sponsoring employer or organization (O-1), and accompanying personnel (O-2).	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • Can only work for the business that has filed for the status. • EAD is not required.

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O-3 Dependents of O-1 and O-2 Visa holders	Eligible ONLY if O-1 & O-2 visa holder is also on the loan; otherwise ineligible.	A spouse or child of an O-1 or O-2 visa holder.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is required • No employment is allowed.
P-1 Athlete	Eligible	Internationally recognized athlete, entertainment group or essential support personnel	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is required.
P-2 Artist or Entertainer	Eligible	Under a reciprocal exchange program.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is required.
P-3 Artist or Entertainer	Eligible	In a culturally unique program.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is required
P-4	Eligible ONLY if P-1, P-2 or P-3 Visa holder is also on the loan; otherwise ineligible.	Spouse or dependant of P-1, P-2, P-3.	Spouse or dependant of P-1, P-2, P-3.
Q-1	Ineligible		
Q-2	Ineligible		
Q-3	Ineligible		

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R-1	Eligible	Religious Worker.	This visa type requires a letter from the religious organization employing the borrower confirming that they will be sponsoring the visa holder for a Green Card.
R-2	Ineligible		
S-5	Eligible	Informant possessing information on criminal activity.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required.
S-6	Eligible	Informant possessing information on terrorism.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required.
S-7	Ineligible		
T-1	Eligible	Victim of a severe form of trafficking in persons.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required.
T-2	Ineligible		
T-3	Ineligible		

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T-4	Ineligible		
TD Dependents of TN Visa Holders	Eligible	An individual who is in the U.S. as a dependent of a TN Visa holder.	Dependent of a TN Visa holder. No employment is allowed.
TN Professionals under NAFTA	Eligible	A Canadian or Mexican citizen who is entering the U.S. for the purpose of working as a professional for either a U.S. company or a foreign company.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required. • Can only work for the petitioning company or business.
U-1	Eligible	Spouse of U-1.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required.
U-2	Eligible	Child of U-1.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required.
U-3	Ineligible		
U-4	Eligible	Parent of U-1 under 21 years of age.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income source. • EAD is not required.

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V-1	Eligible	Spouse of lawful permanent resident awaiting availability of immigrant visa.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income • EAD is not required.
V-2	Eligible	Child of lawful permanent resident awaiting availability of immigrant visa.	
V-3	Eligible	Derivative child of V-1 and V-2.	<ul style="list-style-type: none"> • Passport with photo, and • Visa (if expired requires a nonexpired Arrival/Departure Record (I-94) or Notice of Action approval (I-797) with an I-94 Arrival/Departure Record embedded on the notice of action), and • USCIS Employment Authorization Document (EAD)(I-766), when applicable or when qualifying a nonpassive income • EAD is not required.