POLICY UPDATE

Citizenship & immigration *requirements*

Updated eligibility guidance for USDA, FHA, and Conventional loans.

In response to recent updates from USDA and FHA, and to help clarify eligibility for Conventional borrowers, GMFS is updating and refining the Citizenship Requirements in our guide. Please review the Government and Conventional citizenship and immigration requirements below, as well as the Conventional Visa Matrix on the following page.

USDA changes	**Already in effect**
FHA changes	**Case assignment dates on/after May 25**
Conventional changes	**Locks on/after April 21**

Conventional citizenship & immigration requirements

1. United States citizens, or
2. Permanent resident aliens, who must provide a current, valid permanent resident card (often referred to as a Green Card, or Form I-551) to be eligible
   a. If the expiration of the current resident card will occur within 3 months of closing, then provide either proof of filing Form I-90 (application to replace permanent resident card) for an extension, or provide the updated resident card showing an expiration date more than 3 months from closing.
3. Non-permanent resident aliens as noted on the Non-Permanent Resident Alien Visa Appendix B, found in our GMFS guide and shown on the following page for your reference.

Government citizenship & immigration requirements

FHA/VA/USDA-insured financing will be limited to the following citizenship statuses — all borrowers must meet these residency requirements.

1. United States citizens, or
2. Permanent resident aliens, who must provide a current, valid permanent resident card (often referred to as a Green Card, or Form I-551) to be eligible
   a. If the expiration of the current resident card will occur within 3 months of closing, then provide either proof of filing Form I-90 (application to replace permanent resident card) for an extension, or provide the updated resident card showing an expiration date more than 3 months from closing.

Note: Non-permanent resident aliens, foreign nationals, and non-residents are not eligible for Government-insured financing.

NON-PERMANENT RESIDENT ALIEN ELIGIBILITY

Exhibit B — Conventional Eligible Visa Matrix

UPDATED 6/3/2025

Visa Type	Description	Required Documentation
E-1	Treaty trader	Visa and EAD
E-2	Treaty investor	
E-3	Specialty occupation	
E-3D	Spouse of E-1, E-2, or E-3	
G-1	Mission members of a NATO-recognized government to a specific international organization, and immediate family members	Visa**
G-2	Representatives of a NATO-recognized government	
G-3	Representatives of a non-recognized government	
G-4	Appointed individuals of international organizations	
G-5	Employees of G-1 through G-4 visa holders	
H-1B1	Employer-sponsored immigrant worker	Visa
H-1B1	Specialty occupation	
H-1B2	DFAS — specialty occupation	
H-1B3	Fashion model of distinguished merit	
H-1C	Dept. of Labor — registered nurse	
H-4	Spouse or child of H-1B visa holder	Visa and EAD
I	Foreign media outlet	Visa
K-1	Fiancé of a US citizen, allowed in the US for the purpose of marriage	Visa and EAD
L-1A	Intracompany transfer — managerial/executive	Visa
L-1B	Intracompany transfer — specialized skill	
L-2	Spouse or child of L-1A or L-1B	
O-1A	Individuals with extraordinary ability in sciences, education, business, or athletics	Visa
O-1B	Individuals with extraordinary achievement in the motion picture or television industry	
P-1A	Internationally recognized athlete	Visa
R-1	Religious workers temporarily entering the US	Visa and EAD
R-2	Spouse or child (under 21) of R-1 visa holder	
TN	Professional working under NAFTA	Visa
V-1	Spouse of a Legal Permanent Resident	Visa and EAD

* Regardless of visa type, individuals with diplomatic immunity are ineligible. ** All G-type visas listed (G-1 through G-5) require documentation that any diplomatic immunity status has been officially waived. **1** The eligibility and/or required documentation requirements are subject to change without notice. **2** This information is not intended to be a complete representation of GMFS' documentation requirements, as more documentation may be required for approval, at the underwriter's discretion.