



VISA & EAD Cheat Sheet

This document is not intended to be used as a complete representation of FLCBank’s program and product eligibility requirements for these types of borrowers.

This document contains the list of eligible Visa types and Employment Authorization Document (EAD Card) for loans where borrowers are Non-Permanent Resident Alien. Any Visa categories, types, or EADs not listed below are generally not acceptable to FLCBank.

Regardless of acceptable Visa/EAD documentation, all borrowers must meet the loan program and product guideline for which they have applied including the continuity, stability, and dependability of income requirements. *Please refer to the product guides for more details.*

Conventional and Jumbo Loans: If less than 6 months from loan closing remain on the Visa and/or on the EAD, evidence of prior renewal, or copy of the visa extension is required.

Government Loans: For FHA Case Numbers assigned on or after May 25, 2025: Non-Permanent Residents are not eligible for FHA-insured financing.

Visa Category	Visa Type and Description	Documentation Required	EAD Code
Trade Treaty Work Visa	E-1: Treaty Trader	Visa and EAD	C02
	E-2: Treaty Investor	Visa	N/A
	E-3: Specialty Occupation		
Employees of International Organizations	G-1: Representative of foreign governments working for international organization like IMF, WB, etc.	Visa	N/A
	G-2: Accredited representative of a foreign government working for an international organization like IMF, WB, etc.		
	G-3: Non-immigrant visa for an individual to work in the U.S. for an international organization like The IMF, WB, etc.		
	G-4: Non-immigrant visa to employees of international organization to work in the U.S. and work in respective activities.		
	G-5: Non-immigrant visa issued to attendants, servants, or personal employees of G-1 through G-4 visa holders to render services to the principal		
Temporary Employment Visas	H-1B/H-1B1/H-1B2: Specialty Occupation	Visa	N/A
	H-1B3: Fashion model of distinguished merit and ability		
	H-1C: Registered Nurse – U.S. Department of Labor		
	L-1A: Intracompany transfer – managerial or executive		
	L-1B: Intracompany transfer – specialized knowledge	Visa	
	O-1A/B: Extraordinary ability in analysis, business, education, entertainment		
Professional Workers Visa	TN (NAFTA): Used by Canadians or Mexican citizens for professional or business purposes.	Visa	
NONE	Deferred Action for Childhood Arrivals (DACA)	N/A	C33
An Employment Authorization Document (EAD Card) or work permit issued by The Department of Homeland Security may be provided in lieu of a visa. Borrowers with EAD with the codes below do not require to have a corresponding Visa type and are eligible without a Visa:			
EAD Code	A03: Refugee		
	A05: Asylee (granted asylum)		
	A12: Temporary Protected Status applicant (8 CFR 244.12)		
	C09: Adjustment of Status Applicant		
	C10: Nicaraguan Adjustment and Central American Relief Act (NACARA) section 203 applicant for suspension of deportation, or application for cancellation of removal		
	C16: Registry applicant based on continuous residence since 01/01/1972		
	C24: LIFE legalization applicant		
	C31: Principal beneficiary, or qualified child of an approved VAWA self-petition		

Additional Resources:
<https://www.uscis.gov/>
[USCIS Document to Establish EAD](#)
[USCIS EAD Reference Code Table](#)