

NOTICE TO ALL CUSTOMERS**Non-Permanent Resident Alien Eligibility - Conventional and FHA**

FLC Bank notifies customers of the recent updates made on the loan programs listed below:

Conventional	
Old Policy Non-Permanent Resident Alien EAD Codes	New Policy Non-Permanent Resident Alien EAD Codes Effective Immediately
Non-permanent resident aliens' EAD cards with the following codes are acceptable for financing: <ul style="list-style-type: none">○ C9-Filed I-485 Application to Register Permanent Residence, Sec 245,○ C09P-Application for Adjustment of Status-Advanced Parole, Sect 245,○ C10- Application for Suspension of Deportation, Cancellation of Removal or Cancellation under NACRA, Sec 244.,○ C11- Parolee Sec. 212.5/Public Interest. Refugee of Cuba or Haiti,○ C16- Applicant for Registry/Sec 249 (adjustment based on continuous residency since 1972),○ C16P- Application for Registry/Sec249, Advance Parole,○ C19-Temporary Protected Status,○ A3-Refugee,○ A4-Paroled as a Refugee,○ A5-Granted Asylum,○ A12- Aliens Granted Temporary Protected Status (TPS) under 8 CFR 244.12	Non-permanent resident aliens' EAD cards with the following codes are acceptable for financing: <ul style="list-style-type: none">○ C9-Filed I-485 Application to Register Permanent Residence, Sec 245,○ C10- Application for Suspension of Deportation, Cancellation of Removal, or Cancellation under NACRA, Sec 244.,○ C16- Applicant for Registry/Sec 249 (adjustment based on continuous residency since 1972),○ A3-Refugee,○ A5-Granted Asylum,○ A12- Aliens Granted Temporary Protected Status (TPS) under 8 CFR 244.12.
The non-permanent resident alien's Visa or EAD card should have no less than 6 months remaining at the time of loan closing, otherwise, a copy of their application for the visa extension or evidence of prior renewal is required. If there is no prior EAD renewal, documentation from the USCIS confirming the likelihood of renewal is required.	

FHA	
Old Policy Non-Permanent Resident Alien Eligibility	New Policy Non-Permanent Resident Alien Eligibility Effective with FHA Case Numbers Assigned 5/25/2025
<p>A Non-permanent resident alien may be acceptable for FHA financing, provided the Borrower is eligible to work in the U.S. by providing:</p> <ul style="list-style-type: none">○ An unexpired Employment Authorization Document (EAD) issued by USCIS.○ A USCIS Form I-94 evidencing H-1B status and evidence of employment by the authorized H-1B employer for a minimum of one (1) year.○ Evidence of being granted refugee or asylee status by the USCIS; or○ A borrower residing in the U.S. by virtue of refugee or asylee status granted by the USCIS must provide an Employment Authorization Document (EAD) or USCIS Form I-94 indicating refugee or asylum status (EAD codes A03 or A05).	<p>Non-Permanent Residents are not eligible for FHA-insured mortgage financing with FHA Case Numbers assigned on or after May 25, 2025.</p> <p>With this change, non-permanent resident aliens will not be eligible to refinance their existing FHA-insured mortgage under any FHA refinance program; if, however, a borrower who is a permanent resident has a non-borrowing spouse who is a non-permanent resident who will not be on the new refinance transaction, is eligible for FHA financing.</p>

For full details, please log in to the FLCBank [Resource Center](#) to access the updated Guidelines.

If you have any questions, please contact your [Account Executive](#) or [Client Relations Representative](#).