



BROKER / WAREHOUSE LINES / NON-DELEGATED CORRESPONDENT

Tuesday, April 29, 2025 Bulletin #2025-AC-010

NOTICE TO ALL CUSTOMERS

Non-Permanent Resident Alien Eligibility - Conventional and FHA

FLCBank 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: 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: 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.

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FHA	
Old Policy	New Policy
Non-Permanent Resident Alien Eligibility	Non-Permanent Resident Alien Eligibility
	Effective with FHA Case Numbers Assigned 5/25/2025
A Non-permanent resident alien may be acceptable for	Non-Permanent Residents are not eligible for FHA-
FHA financing, provided the Borrower is eligible to work	insured mortgage financing with FHA Case Numbers
in the U.S. by providing:	assigned on or after May 25, 2025.
 An unexpired Employment Authorization 	
Document (EAD) issued by USCIS.	With this change, non-permanent resident aliens will not
 A USCIS Form I-94 evidencing H-1B status and 	be eligible to refinance their existing FHA-insured
evidence of employment by the authorized H-1B	mortgage under any FHA refinance program; if, however,
employer for a minimum of one (1) year.	a borrower who is a permanent resident has a non-
 Evidence of being granted refugee or asylee 	borrowing spouse who is a non-permanent resident who
status by the USCIS; or	will not be on the new refinance transaction, is eligible
 A borrower residing in the U.S. by virtue of 	for FHA financing.
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).	

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.

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