

This Foreign Borrower Eligibility Matrix outlines the Visa categories currently approved for standard underwriting at First Colony Mortgage. While this is not an exhaustive list of all possible VISA types, it provides clear guidance on the classifications most encountered and readily eligible.

Visa categories not listed in this matrix may still be considered. Any Visa category not listed should be escalated for review through the appropriate channels allowing us to evaluate eligibility based on full documentation and program requirements. This approach ensures consistency in our underwriting practices while maintaining flexibility for unique borrower situations.

<b>BORROWER ELIGIBILITY MATRIX</b>			
<b>Permanent Residents</b>			
Permanent Residents must provide an unexpired Permanent Resident card OR an expired card and Form I-797 Receipt Notice for renewal filed reflecting extension period.			
Conditional Permanent Residents (spouse of US Citizen) must provide: 1) evidence of unexpired conditional Permanent Resident card; 2) if card has expired and the borrower did not file to remove the conditional status during the 90-day period, obtain evidence from USCIS that the borrower had good cause in addition to evidence for petition to remove conditional status.			
<b>Non-Permanent Residents</b>			
A non-U.S. citizen who is lawfully residing in the United States as a permanent or nonpermanent resident alien is eligible for a Mortgage on the same terms as a U.S. citizen.			
<b>Expiring Visas</b>			
In addition, if the Visa card has or will expire within 30 days of closing, documentation confirming the borrower has applied for extension of Visa or an application for Green Card is required.			
If the authorization for temporary residency status expires within one (1) year prior to the Note date and a prior history of residency status renewals exists, continuation may be assumed. If there are no prior renewals, the likelihood of renewal must be determined, based on information from USCIS.			
<b>Conventional ONLY - Eligible Visa Category</b>			
Visa Category	Visa Type	Description	EAD Required/Comments
Trade Treaty Work Visa	E-1, E-1S	Treaty trader - employee and/or spouse	EAD required for spouse
	E-2, E-2S	Treaty investor - employee and/or spouse	EAD required for spouse
	E-3, E-3S, E-3D, E-3R	"Specialty occupation" – Australia – employee and/spouse	Yes
Employees of International Organizations and NATO	G-1	Mission member - Designated international organization.	No *Must provide proof from the U.S. Department of State that there is no diplomatic immunity
	G-2	Representative of a recognized or member of foreign government.	
	G-3	Representative of non-recognized or non-member government.	
	G-4	Appointment - designated international organization.	
	G-5	Employees of G-1, G-2, G-3, or G-4.	

	G-1, G-3, G-4	Spouse or child of G-1, G-3, or G-4	Yes *Must provide proof from the U.S. Department of State that there is no diplomatic immunity
Temporary Work Visa	H-1B	Specialty Occupation	No
	H-1B1	Specialty Occupation - Chile or Singapore	No
	H-2A	Temporary or seasonal agricultural worker	N/A
	H-2B	Temporary non-agricultural worker	N/A
	H-4	Spouse/Child of H1B/B1, H2A/B	Yes-C26
Media Work Visa	I	Foreign media outlet (press, radio, film, or other)	No
		Spouse or child of I	N/A Cannot use income to qualify
Non-immigrant Visa for Fiancé(e)	K-1	Fiancé(e) - purpose of marriage. In addition to the Visa, Form I-485 (Application to register Permanent resident Status) filed.	Yes-A06
Non-immigrant Visa for Spouse	K-3	Spouse of a U.S. citizen. In addition to the Visa, Form I-485 (Application to register Permanent resident Status) filed.	Yes-A09
Temporary Employment Visa	L-1	L-1A – Intracompany transfer – managerial or executive	No
		L-1B – Intracompany transfer – specialized knowledge	No
	L-2, L-2S	Spouse or child of L-1A or B	Yes-A18
Employees of International Organizations and NATO	NATO-1	Official staff - NATO.	No - If the holder's visa reflects diplomatic immunity status, the immunity must be officially waived in writing by the holder's country. In addition to VISA, I-566 is required if the income is used to qualify
	NATO-2	Adviser - NATO.	
	NATO-3	Clerical staff - NATO.	
	NATO-4	Member - NATO.	
	NATO-5	Expert - NATO.	
	NATO-6	Civilian - NATO - "Status of Forces".	
	NATO-7	Employee of NATO-1 through NATO-6. I	
	NATO 1 - NATO-6	Spouse or child of NATO 1 through NATO-6.	Yes
Temporary Employment Visa	O-1A and O1B	Extraordinary ability in analysis, business, education, entertainment	No
	O-2	Assistant to O-1	No
	O-3	Spouse or child of O-1 or O-2	N/A Cannot use income to qualify
	P-1A	Internationally recognized athlete	No
	P-1B	Internationally recognized entertainer (artist)	No
	P-2	Performer (artist) - reciprocal exchange program	No
	P-3	Entertainer (artist) - culturally unique program	No
	P-4	Spouse or child of P1A, P-1B, P-2, or P-3	N/A Cannot use income to qualify
Temporary Religious Worker Visa	R-1	Religious occupation	No
	R-2	Spouse or child of R-1	N/A Cannot use income to qualify
	T-1	Victim - human trafficking	Yes

Victims of Trafficking	T-2	Spouse of T-1	Yes
	T-3	Child of T-1	Yes
	T-4	Parent of an under age 21 T-1	Yes
NAFTA Professional Workers Visa	TN	Professional under NAFTA - Mexico or Canada	No
	TD	Spouse or child of TN	N/A Cannot use income to qualify
Family Visa	V-1	Spouse of Legal Permanent Resident	Yes - A15
	V-2	Child of legal permanent resident	Yes - A15
	V-3	The derivative child of V-1 or V-2	Yes - A15

### Conventional ONLY - Employment Authorization Document (EAD) Category

The EAD card can be used in place of a VISA for non-permanent resident aliens.

If the card will expire within 12 months of closing, the following is required:

- 1. A prior card to document prior renewal history OR
- 2. Evidence renewal has been filed (Form I-765) OR
- 3. Documentation verifying that continued residency in the US will be approved.

The EAD Categories listed below must be escalated to Director of Underwriting or Underwriting Manager/Team Lead for consideration of exception approval through the Second Review/Escalation Process flow. (insert link)

For questions: Retail – UW@FirstColonyMortgage.com TPO – Scenarios@fcmtpo.com

#### Employment Authorization Document Guidance

- EADs with renewal applications filed on or after Oct 30, 2025, are no longer eligible for an automatic extension and are not acceptable.
- Expired EADs with renewal applications filed prior to Oct 30, 2025, may have been eligible for an automatic extension and may be acceptable providing:
  - Applicant must also provide the Form I-797 (Receipt Notice). The filing date (the date USCIS received the application) appears in the Received Date field.
  - Refer to USCIS for a list of category codes that were eligible for automatic extension prior to Oct 30, 2025, along with the applicable extension period.

Category Type	EAD Category Definition
A03	Refugee
A05	Asylee (granted asylum)
A12	Temporary Protected Status (TPS) granted
A19	Victims of certain criminal activity
A20	Spouse, children, parents of A19 victim
C08	Asylum Applicant (approved Asylum application must be provided)
C09	Adjustment of status applicant
C10	Nicaraguan Adjustment and Central American Relief Act Section 203 applicants Applicant for suspension of deportation OR Applicant for cancellation of removal
C14	Alien granted deferred action
C24	LIFE legalization applicant
C31	Principal beneficiary of an approved VAWA self-petition OR Qualified Child of a beneficiary of an approved VAWA self-petition

### Non-QM ONLY - Eligible Visa Category

Visa Category	Visa Type	Description	EAD Required?
Trade Treaty Work Visa	E-1	Treaty trader - Employee	No
	E-2	Treaty Investor - Employee	No
	E-3	"Specialty occupation" – Australia – Employee	No
Temporary Work Visa	H-1B	Specialty Occupation	No
	H-1B1	Specialty Occupation - Chile or Singapore	No
	H-1B2	Specialty Occupation - U.S. Department of Defense	No
	H-1B3	Fashion model of distinguished merit and ability	No
Temporary Employment Visa	L-1	L-1A – Intracompany transfer – managerial or executive	No
		L-1B – Intracompany transfer – specialized knowledge	No
Temporary Employment Visa	O-1A and O1B	Extraordinary ability in analysis, business, education, entertainment	No
NAFTA Professional Workers Visa	TN	Professional under NAFTA - Mexico or Canada	No