



IMPORTANT UPDATE

BULLETIN 17-05102022

Issued to: All Channels

Date: 05-10-2022

Subject: USDA RD Guideline Updates

Effective: Immediately

Great News! GHMC is pleased to announce an update to our USDA RD Guidelines. The change expands borrower eligibility to more individuals who are non-U.S. citizens but have a Social Security Number as well as a Work Authorization Document. Please refer to the chart below for details.

| | Previous Guidance | Updated Guidance |
|----------------------|--|---|
| Eligible Borrowers | <ul style="list-style-type: none"> All borrowers must occupy the subject property. All borrowers may not have been suspended or debarred from participation in Federal Programs. US Citizens or non-US citizens who are legally present with lawful status. | <ul style="list-style-type: none"> All borrowers must occupy the subject property. All borrowers may not have been suspended or debarred from participation in Federal Programs. US Citizens, non-US Citizen nationals, or a qualified alien Non-Permanent Resident Aliens: <ul style="list-style-type: none"> A valid Employment Authorization Document (EAD), such as Form I-766, issued by the U.S. Department of Homeland Security must be obtained. SAVE must be run through the GUS System. All borrowers must have a valid social security number. |
| Ineligible Borrowers | <ul style="list-style-type: none"> Foreign Nationals. Borrowers with diplomatic immunity. Borrowers without a social security number. Non-Occupant borrowers, Corporations, or Partnerships. Borrowers who qualify for a conventional mortgage. | <ul style="list-style-type: none"> Foreign Nationals. Borrowers with diplomatic immunity. Borrowers without a social security number. Non-Occupant borrowers, Corporations, or Partnerships. Borrowers who qualify for a conventional mortgage. |

Please refer to the USDA RD Snapshot for complete product details. The [USDA RD Snapshot](#) is posted in the Resource Center’s Product Guidelines – Government sub-folder.

Please contact your Account Executive for assistance.

We appreciate your business!