



MFM Bulletin: 017-2022

Date: May 6, 2022

Subject: Updates to USDA Eligibility of Non-U.S. Citizens

The United States Department of Agriculture (USDA) has announced that non-U.S. Citizens with a valid Social Security number and a valid Employment Authorization document, such as form I-766, are now eligible for a USDA mortgage loan. Previously, USDA only allowed borrowers who were either U.S. Citizens or those living in the U.S. under very limited immigration statuses.

A copy of the borrower's Social Security card and EAD form (I-766) is required for the file.

This is a temporary change valid for 12-months beginning 5/2/2022, although USDA plans to pursue a permanent change which would be announced at a later date.

Please contact the MFM Underwriting department (underwriting@memberfirstmortgage.com) if you have any questions or concerns.

Thank you