



Product Release

Information for Correspondent Lenders of Truist Bank
May 23, 2025 • COR25-029

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FHA Revised Residency Requirements

Truist Bank (Truist) announces alignment with the Federal Housing Administration's (FHA's) recently announced revisions to residency requirements.

Effective Dates

Effective for FHA case numbers assigned on or after May 25, 2025.

Background Information

On March 26, 2025, FHA published Mortgagee Letter (ML) 2025-09, Revisions to Residency Requirements. This letter aligns FHA's residency requirements with recent Executive Orders that prioritize the use of federal resources to benefit U.S. citizens and ensures the integrity of government loan programs.

Bulletin Details

The updated residency requirements will remove eligibility for non-permanent resident borrowers from accessing FHA-insured mortgages by eliminating in its entirety the "Non-permanent Residents" category. This means that only U.S. Citizens, Permanent Resident and citizens of the Federated States of Micronesia, the Republic of the Marshall Islands, or the Republic of Palau are eligible for FHA-insured financing.

Lenders should consult with their Direct Endorsement (DE) underwriters with any questions.

Before and After Matrix

[Click here](#) to see the before and after matrix that provides a detailed overview of all standard revisions.

Revised Materials

Click [FHA 203\(b\) Loan Standard](#), [Non-Permanent Resident Alien Requirements Standard](#) and [Government Overlay Matrix](#) to review the revised product materials.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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