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Agency Non-Permanent Resident Borrower Update

Truist Bank (Truist) announces updates to the requirements for Non-permanent resident alien (NPRA) borrowers for Agency loan programs.

Effective Dates

Effective for new locks on or after February 06, 2026.

Background Information

Truist is clarifying the occupancy requirements for NPRA borrowers to confirm that second home and investment properties are eligible occupancy types for Agency loans under DU and LPA underwriting. Truist is also clarifying that cash-out refinances are allowable transaction types for NPRA borrowers under Agency loan programs. Additionally, Truist is providing clarifying guidance related to Permanent Resident borrowers.

Bulletin Details

The following Non-Permanent Resident Alien and Permanent Resident Alien requirements have been updated:

General

- All borrowers are subject to the Bank Secrecy Act (BSA), the USA Patriot Act, the Customer Identification Program (CIP), the Office of Foreign Assets Control (OFAC), and Truist's client risk assessment process.

Agency Programs

- Non-AUS Agency loans are eligible for primary residences only
- Non-AUS Agency loans are eligible for purchase, rate/term and cash-out refinance transactions
- Fannie Mae DU loans are eligible for primary residence, second home, and investment properties
- Freddie Mac LPA loans are eligible for primary residence, second home, and investment properties

Permanent Resident Aliens

- An Individual Tax Identification Number (ITIN) or Matricula Consular Card does not evidence a borrower's right to earn income in the U.S.
- All permanent resident borrowers must meet the same requirements that a U.S. citizen is required to meet for the product, with respect to income, assets, employment, and credit.

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 [Agency Loan Standard](#) and [Non-Permanent Resident Alien Requirements Standard](#) list 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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