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Citizenship Eligibility Updates for the Key Loan Program

Truist Bank (Truist) announces updates to the citizenship requirements for Non-Permanent Resident Alien (NPRA) and Permanent Resident Alien borrowers (PRA).

Effective Dates

Effective for new locks on or after February 6, 2026.

Background Information

Truist requires specific documentation to ensure the borrower can reside and work in the U.S. for the purpose of income continuity. Truist is expanding product parameter restrictions to align with the same terms as U.S. citizens for non-permanent resident aliens and permanent resident aliens.

Bulletin Details

Key Loan Standard Updates

Product parameter restrictions for the Key Loan are aligned to the same terms as U.S. citizens and include the following updates to the Seller Guide:

- Overview/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. Also, that the standard in the **General Section** applies to all products allowing a NPRA as an eligible borrower.
- Qualification/Credit Standards and documentation requirements for Non-Permanent Resident Aliens**
- Permanent Resident Aliens (excluding Foreign Nationals)** – alignment of requirements for permanent resident aliens borrowers with U.S. citizens with respect to income, assets, employment, and credit history.

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 [Key Loan Standard](#), [Non-Permanent Resident Alien Requirements Standard](#), and the Key Loan Program Eligibility Checklist ([COR 0650](#)) to review the revised product materials.

Former Standards

See the before and after matrix provided in the Bulletin Details section of this bulletin to access the former standards.



Product Release

Information for Correspondent Lenders of Truist Bank
February 06, 2026 • COR26-007

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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