

Alert

**Update**

Reminder

Clarification

Training  
Information

Preview

## Eligible Visa Types for Agency Products and Key Loans

Truist Bank (Truist) updates the requirements around spouses or dependents of E, H, L, O, R and T Visa recipients.

### Effective Date

Effective for existing pipeline and new loan locks on or after May 1, 2026.

### Background Information

There are instances when a spouse or dependent of an E, H, L, O, R or T Visa recipient is not authorized to work in the US but applies as a co-borrower with no income.

### Bulletin Details

Certain E, H, L, O, R and T Series Visa types require that the spouse or dependent Visa holders may be included on the loan only when applying jointly with an applicant that meets the eligible borrower requirements for Agency and Portfolio products. In addition, expanded Visa types are included within E Series (E-1S, E-2S, E-3S) and H Series (H-4) following the premise.

### Eligible Visa Classifications

#### E Series (E-1, E-2, E-3, E-1S, E-2S, E-3S)

##### Treaty traders/Treaty investors/Australian Specialty Occupation Workers

- E-1S, E-2S, E-3S Visa (new eligible Visa types) – Spouse of an E-1, E-2 or E-3 recipient. E-1S, E-2S or E-3S Visa holders are not eligible to apply as an individual borrower. An E-1S, E-2S or E-3S Visa holder may be included on the loan only when applying jointly with an applicant that meets the eligible borrower requirements.
- If using income from an E-1S, E-2S or E-3S Visa holder, provide one of the following:
  - Employment Authorization Document showing that work authorization status is current with the following classification code:
    - C2, or A17
 Or
  - An unexpired Form I-94 with a notation reflecting E-1S, E-2S or E-3S status
  - Or
  - An unexpired Form I-94 with a notation reflecting E-1, E-2 or E-3 status and a notice from USICS regarding the new E-1S, E-2S or E-3S admission code.

#### G series (G-1, G-2, G-3, G-4, G-5)

##### Employees of Designated International Organizations

G Visa recipients with diplomatic immunity is ineligible. The cover of the borrower's passport must be reviewed to ensure it does not reflect "diplomatic passport".

## Bulletin Details, continued

### **H Series (H-1B, H-1B1, H-4)**

#### **Specialty Occupations/DOD Cooperative Research and Development Project Workers**

- H-4 Visa (new eligible Visa type) – Spouse or dependent of an H-1B, H-1B1, or H-1B3 recipient. H-4 Visa holders are not eligible to apply as an individual borrower. An H-4 Visa holder may be included on the loan only when applying jointly with an applicant that meets the eligible borrower requirements.
- If using income from an H-4 Visa holder, provide an Employment Authorization Document showing that work authorization is current with a C26 classification code.

### **L Series (L-1A, L-1B, L2S)**

#### **Temporary Intracompany Transferees**

- L-2S Visa – Spouse or dependent of an L-1A or L-1B recipient. L-2S Visa holders are not eligible to apply as an individual borrower. An L-2S Visa holder may be included on the loan only when applying jointly with an applicant that meets the eligible borrower requirements.
- If using income from an L-2S Visa holder, provide one of the following:
  - Employment Authorization Document showing that work authorization status is current with an A18 classification code:  
Or
  - An unexpired Form I-94 with a notation reflecting L-2S status  
Or
  - An unexpired Form I-94 with a notation reflecting L-2 status and a notice from USICS regarding the new L-2S admission code.

### **NATO Series (NATO 1, NATO 2, NATO 3, NATO 4, NATO 5, NATO 6)**

#### **Representatives, officials, and staff coming to the US under applicable provisions of the NATO Treaty**

- A NATO Visa recipient with diplomatic immunity is ineligible. The cover of the borrower's passport must be reviewed to ensure it does not reflect "diplomatic passport".

### **O Series (O-1A, O-1B, O-2, O-3)**

#### **Individual with extraordinary ability in sciences, arts, education, business, or athletics**

- O-3 Visa - Spouse or dependent of a O-1A ,O-1B, or O-2 recipient. O-3 Visa holders are not eligible to apply as an individual borrower. An O-3 Visa holder may be included on the loan only when applying jointly with an applicant that meets the eligible borrower requirements. An O-3 Visa holder is unable to obtain authorization to work in the U.S. as a dependent O-1 or O-2 spouse.

### **R Series (R-1, R-2)**

#### **Representative of a religious organization**

- R-2 Visa - Spouse or dependent of an R-1 recipient. R-2 Visa holders are not eligible to apply as an individual borrower. An R-2 Visa holder may be included on the loan only when applying jointly with an applicant that meets the eligible borrower requirements. An R-2 Visa holder is unable to obtain authorization to work in the U.S. as a dependent R-1 spouse.

## Bulletin Details, continued

### T Series (TN-1, TN-2, TD)

#### Canadian and Mexican USMCA Professional Workers

- TD Visa – Spouse or dependent of a TN-1 or TN-2 recipient. TD Visa holders are not eligible to apply as an individual borrower. A TD Visa holder may be included on the loan only when applying jointly with an applicant that meets the eligible borrower requirements. A TD Visa holder is unable to obtain authorization to work in the U.S. as a dependent TN-1 or TN-2 spouse.

### Before and After Matrix

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

### Revised Material

Click [Non-Permanent Resident Alien Requirements Standard](#) 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.

### 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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