



Simplified Guidelines for Permanent and Nonpermanent Resident Aliens

No special lending requirements for permanent and nonpermanent resident aliens

Our requirements for lending to permanent and nonpermanent resident aliens are the same as all other borrowers. All of your customers who have lawful residency in the United States – U.S. citizens, permanent resident aliens, and nonpermanent resident alien immigrants – are eligible to take advantage of the same LTV ratios and products on all loan and property types.

> Borrower Profile

- Borrowers who are permanent and nonpermanent resident aliens

> Key Features

- Use the same LTV/TLTV table for all borrowers
- Represent and warrant only that the borrower is a non-U.S. citizen lawfully residing in the U.S. as a permanent or nonpermanent resident alien
- No special restriction on borrower funds
- No additional documentation requirements
- Loan Prospector and non-Loan Prospector Mortgages

> Borrower Benefits

- Provides access to the same credit terms and mortgage products as other borrowers
- Expands home financing alternatives for immigrants who are lawfully residing in the U.S.

ORIGINATION & UNDERWRITING REQUIREMENTS	
Eligible Property Types	<ul style="list-style-type: none"> ▪ 1- to 4-unit primary residences, including condos, PUDs and manufactured homes ▪ Second homes ▪ 1- to 4-unit investment properties
Eligible Mortgage Products	All Freddie Mac mortgage products
Transaction Type	<ul style="list-style-type: none"> ▪ Purchase ▪ No cash-out refinance ▪ Cash-out refinance
Maximum LTV Ratios (without secondary financing)	Maximum LTV ratios must comply with <i>Single-Family Seller/Servicer Guide</i> (Guide) Section 23.4.1 See Guide Chapter L33 for LTV ratio requirements for super conforming mortgages
Eligibility/Underwriting	<ul style="list-style-type: none"> ▪ Loan Prospector[®] ▪ Non-Loan Prospector ▪ Represent and warrant only that the borrower is a non-U.S. citizen lawfully residing in the U.S. as a permanent or nonpermanent resident alien ▪ No special restrictions on borrower funds ▪ No additional documentation requirements
DELIVERY REQUIREMENTS	
Execution Options	Eligible execution options based on the individual characteristics of the mortgage
Delivery Fees	<ul style="list-style-type: none"> ▪ Postsettlement delivery fees apply based on the unpaid principal balance of the mortgage (including the financed discount points) and the gross LTV ratio. ▪ See Guide Exhibit 19 for details on these fees and all other applicable fees or access Guide Exhibit 19 online at http://www.FreddieMac.com/singlefamily/pdf/ex19.pdf.
Special Delivery Requirements	You must deliver all mortgage data required by Form 11 or 13SF, as applicable, including the Note Interest Rate and the gross LTV ratio calculated by our systems.

Learn more about Freddie Mac's Simplified Guidelines for Permanent and Nonpermanent Resident Aliens:

- Refer to Chapter 22 of the *Single Family Seller/Servicer Guide*
- Call (800) FREDDIE
- Visit www.FreddieMac.com