



Broker Bulletin: 2015-01

January 12, 2015

Overview TCF makes loans to non-U.S. citizens who are lawful permanent or non-permanent residents of the United States under the same terms that are available to U.S. citizens. If an applicant states on their application for a loan that they are not a U.S. citizen, the applicant must provide to TCF documentation that establishes that the applicant is a lawful permanent or temporary resident of the United States.

Effective Date Immediately

Acceptable Documentation Exceptions may apply, but in most cases TCF will require the following documentation:

Proof of Lawful Permanent Residence (Permanent Resident Alien)

Applicant must have:

- Permanent Resident Card (Form I-551 or “Green Card”)

OR

- Unexpired foreign passport containing an unexpired temporary I-551 stamp.

OR

- Unexpired foreign passport with the new Machine Readable Immigrant VISA (MRIV) containing temporary I- 551 language and endorsed with an unexpired Department of Homeland Security (DHS) admission stamp.

Proof of Lawful Temporary Residence (Non-Permanent Resident Alien)

Applicant must have:

- Unexpired Employment Authorization Document (Form I-766 or “EAD Card”)

OR

- All of the following:
 - A. Unexpired Foreign Passport
 - B. Machine Readable Immigrant Visa (MRIV) (May be expired if Form I-94 indicates borrower is legally in the country)
 - C. Either:
 - C.1 Unexpired Form I-94, Most Recent Customs and Border Protection (CBP) Arrival and Departure Record, (form or printed from Department of Homeland Security (DHS) Website by the applicant)

OR

C.2 Expired Form I-94 and Form I-797C Receipt Notice confirming that USCIS has received a petition for extension of H-1B Visa. If individual has Form I-797C, they can continue to work for their current employer for up to 240 days after the current H-1B Visa expiration while waiting for the USCIS decision.

OR

C.3 Unexpired Form I-797A, Notice of Action, that approves extension of stay in the U.S. (I-94 is at the bottom)

OR

C.4 Unexpired Form I-94 for F-1 non-immigrant student, and Form I-20 *Certificate of Eligibility for Nonimmigrant Students*.

*Common Work Visas are:

B-1 Visitor for Business

H-1B Specialty Worker

- H-3 Trainee
- L-1a Intercompany transferee (manager or executive)
- L-1b Intercompany transferee with specialized knowledge

Common Student Visas are:

- F-1 Student Visa
- M-2 Vocational Student Visa
- J-1 Exchange Student Visa

**Mortgage Broker
Requirements**

If acceptable documentation is available, please include it in your TCF Submission package. If TCF needs additional documentation, your TCF Relationship Lender will provide you with further information.

Questions

If you have questions, contact your TCF Relationship Lender.