NEXA Lending

REALTOR & BORROWER GUIDE · NOV 2026

Foreign National & ITIN Home Loans

Who qualifies for which loan, and what underwriters ask for. Covers Conventional, FHA, VA, USDA, DSCR, Bank Statement, P&L, Asset Depletion and other Non-QM options.

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KEY DIFFERENCES AT A GLANCE

1. **Residency status decides agency eligibility, not citizenship.** Green-card holders qualify for Conventional, FHA, VA and USDA on the same terms as citizens.
2. **Lawful non-permanent residents** (work visa or EAD) can still get **Conventional**. **FHA** ended eligibility for them for case numbers assigned on or after May 25, 2025, and **USDA** accepts only "qualified aliens."
3. **ITIN borrowers:** FHA requires an SSN. Fannie Mae accepts an ITIN only when the borrower is also lawfully present. Most ITIN buyers use **Non-QM ITIN** programs (up to about 80–85% LTV on a primary home for strong files).
4. **Foreign nationals** (living abroad) are **Non-QM only**: second home or investment, usually 25–30%+ down, passport and visa, foreign credit or reference letters, and DSCR, CPA-letter or asset-based income.
5. **Cost rises as you move away from agency loans:** agency → Non-QM → ITIN → foreign national typically means higher rates, more down and more reserves.

1 Who is who: borrower definitions

Permanent resident
Holds a green card (Form I-551). Treated like a U.S. citizen for Conventional, FHA, VA (if a veteran) and USDA.

Non-permanent resident alien
Lives in the U.S. lawfully on temporary status: work visas (H-1B, L-1, E-2, TN, O-1, etc.) or an Employment Authorization Document (EAD). Eligible for Conventional, but **not FHA** since 5/25/2025.

DACA recipient
Holds deferred action plus an EAD; this is not a green card. Possible on Fannie Mae conventional loans if the lender accepts DACA. Not eligible for FHA or USDA. Many Non-QM ITIN programs accept DACA.

ITIN borrower
Files U.S. taxes with an IRS Individual Taxpayer Identification Number instead of an SSN. An ITIN is a tax ID, **not an immigration status**. Usually financed through Non-QM ITIN programs.

Foreign national
Lives outside the U.S. with no U.S. residency, and may visit on a B-1/B-2 visa or the Visa Waiver Program. Not eligible for agency loans. Non-QM foreign national programs finance **second homes and investment property only**.

Agency vs. Non-QM
"Agency" means loans sold to or insured by Fannie Mae, Freddie Mac, FHA, VA or USDA. "Non-QM" means private-investor loans with flexible documentation, at higher rates.

2 Eligibility by borrower status

Borrower status	Conventional	FHA	VA	USDA	Non-QM
U.S. citizen / green card	Yes	Yes	Veteran	Yes	Yes
Lawful non-permanent resident (work visa, EAD)	Yes	No	Veteran*	Qualified alien only	Yes
DACA (EAD)	Fannie only, lender-dependent	No	Veteran*	No	Select ITIN programs
ITIN only, no lawful status	No	No	No	No	Yes ITIN programs
Foreign national (lives abroad)	No	No	No	No	Yes 2nd home / investment

*VA eligibility comes from the veteran's service (COE). The VA handbook has no separate residency rule; lenders set their own residency documentation. "Qualified alien" is a defined USDA list (green card, refugee, asylee, certain parolees and others).

3 Loan-by-loan underwriting guide

Conventional (Fannie Mae / Freddie Mac) — AGENCY

Foreign national	No — Must be lawfully residing in the U.S.
ITIN borrower	Conditions — Fannie Mae accepts an ITIN in place of an SSN **only if the borrower is also lawfully present** (green card, visa or EAD). Few lenders offer it. ITIN with no lawful status: No
Non-permanent resident	Yes — Same terms as citizens if lawfully present (work visa, EAD). DACA: Fannie Mae only, lender-dependent; lenders treat it as ineligible for Freddie Mac.

MINIMUM DOWN PAYMENT BY OCCUPANCY

PRIMARY	2ND HOME	INVESTMENT
3% 1-unit (first-time buyer or HomeReady); 5% otherwise and on 2–4 units	**10%**	**15%** 1-unit · **25%** 2–4 units

Credit score	No fixed agency minimum on DU/LPA approvals (Fannie dropped its 620 floor for DU files created on or after 11/16/2025). Many lenders still require **620**.
Income	Full doc: W-2s, pay stubs, tax returns
Reserves	Set by the DU/LPA findings; higher for second homes, investment and multiple financed properties
Rate premium	**Baseline**: usually the lowest rates for well-qualified borrowers

FHA — GOVERNMENT

Foreign national	No
ITIN borrower	No — FHA requires a valid SSN
Non-permanent resident	No — HUD removed this category for case numbers assigned on or after **May 25, 2025** (ML 2025-09). That includes work visas, EAD and DACA.
Who is eligible	U.S. citizens, lawful permanent residents (USCIS evidence required), and citizens of Micronesia, the Marshall Islands or Palau

MINIMUM DOWN PAYMENT BY OCCUPANCY

PRIMARY	2ND HOME	INVESTMENT
3.5% (580+ score) · **10%** (500–579)	Not allowed	Not allowed

Credit score	**500** HUD floor; 580+ for 3.5% down. Most lenders want 580–620+.
Income / reserves	Full doc. Reserves are generally none for 1–2 units and 3 months for 3–4 units.
Rate premium	Competitive rates, plus upfront and annual mortgage insurance (MIP)

VA — GOVERNMENT

Foreign national / ITIN	No — A VA loan requires an eligible veteran or service member with a Certificate of Eligibility (COE)
Non-citizen veteran	Conditions — Eligibility comes from military service. The VA Lender's Handbook sets no separate residency test, but lenders usually require proof of lawful residency (green card or EAD).

MINIMUM DOWN PAYMENT BY OCCUPANCY

PRIMARY	2ND HOME	INVESTMENT
0% with full entitlement	Not allowed	Not allowed

Credit score	VA sets **no minimum**; lenders commonly look for 580–620+
Income / reserves	Full doc plus VA residual income test. VA sets no general reserve requirement for 1-unit homes (lender overlays may apply).
Rate premium	Often the lowest rates available; funding fee applies unless exempt

USDA (Guaranteed) — GOVERNMENT · BRIEF

Who is eligible	U.S. citizens, U.S. non-citizen nationals, and **"qualified aliens"** (for example green-card holders, refugees, asylees, certain parolees). Foreign nationals, ITIN-only borrowers and DACA: No

MINIMUM DOWN PAYMENT BY OCCUPANCY

PRIMARY	2ND HOME	INVESTMENT
0% (rural area + income limits)	Not allowed	Not allowed

Credit score	USDA sets no minimum; lenders commonly want about **640** for automated (GUS) approval

DSCR (investor cash-flow) — NON-QM

Foreign national / ITIN	Yes — Dedicated FN DSCR and ITIN DSCR programs (see their cards)

MINIMUM DOWN PAYMENT BY OCCUPANCY

PRIMARY	2ND HOME	INVESTMENT
Not allowed	Not allowed	**20%** typical (some 15% at 740+). FN about 25–30%+, ITIN about 20–30%.

Credit score	As low as **620**; most programs 660+. FN: no U.S. score needed on many programs. ITIN: about 660–700+, with no-score options at 70% LTV.
Income	No personal income or DTI. Qualify on **rent ÷ PITIA**, typically 1.00+. Lower ratios are allowed at reduced LTV.
Reserves	About 0–12 months PITIA by program and loan size
Rate premium	Higher than agency. Prepayment penalties are common.

Bank Statement — NON-QM

Foreign national	Limited — A few FN programs accept 12/24-month statements (second home or investment, about 70% max, 12 months reserves)
ITIN borrower	Yes — One of the most common ITIN options

MINIMUM DOWN PAYMENT BY OCCUPANCY

PRIMARY	2ND HOME	INVESTMENT
10–15% (85–90% LTV for strong files)	**20%** typical	**20%** typical

Credit score	As low as **620**; most programs 660–680+ (higher scores for the top LTVs)
Income	Average eligible deposits over 12 or 24 months, after an expense factor; usually 2 years self-employed
Reserves / rate	About 3–12 months PITIA. Priced above agency.

P&L Only — NON-QM

FN / ITIN	FN: Rare (FN buyers usually use a CPA letter or DSCR). ITIN: Yes — Several ITIN programs accept a 12-month CPA/tax-preparer P&L.

MINIMUM DOWN PAYMENT BY OCCUPANCY

PRIMARY	2ND HOME	INVESTMENT
15% best case (700+, smaller loans); **20%** typical	**15–20%**	**20%+** (varies)

Credit score	Typically **660–700+**
Income / rate	A 12 or 24-month P&L signed by a CPA, EA or licensed tax preparer. Usually priced a bit above bank-statement loans.

Asset Depletion / Asset Utilization — NON-QM · BRIEF

How it works	Eligible assets (after down payment, costs and reserves) ÷ a set number of months, commonly 60–84. Retirement funds are often counted at 70–90%.

MINIMUM DOWN PAYMENT BY OCCUPANCY

PRIMARY	2ND HOME	INVESTMENT
20–25% (75–80% LTV)	**20–25%** (where allowed)	Varies; some programs are primary only

Credit score	As low as 600 on some programs; most **660–720**. FN: select programs, with assets often required to be in the U.S. or Canada (about 70% max). ITIN: select alt-doc programs.

ITIN programs — NON-QM

Who it's for	Borrowers who file U.S. taxes with an ITIN instead of an SSN. Many programs also accept DACA. Income can be full doc, bank statement, P&L, 1099, WVOE or DSCR.

MINIMUM DOWN PAYMENT BY OCCUPANCY

PRIMARY	2ND HOME	INVESTMENT
15% best case (about 680–720+, smaller loans); **20%** typical; 20–35% at lower scores	**25–30%** typical (15% on one program)	**20–30%** (DSCR 20% at 700+)

Credit score	Typically **660–680** minimum on a U.S. credit report pulled under the ITIN. A few programs accept **no score** or 600–659 at lower LTV (about 20–30% down).
Other rules	Often 2 years of ITIN tax filings, 10% of the borrower's own funds, and 0–6 months reserves. Escrows are usually required.
Rate premium	Above standard Non-QM

Foreign National programs — NON-QM

Who it's for	Buyers who live outside the U.S. Qualify with DSCR (rent), a CPA letter (full doc), select bank-statement programs, or assets.

MINIMUM DOWN PAYMENT BY OCCUPANCY

PRIMARY	2ND HOME	INVESTMENT
Not allowed	**25%** best case (loans to about $1M); 30–45% on larger loans	**25%** best case; 30–45% on larger loans

Credit	**No U.S. score needed** on many programs. Instead: an international credit report, 1–3 credit reference letters from an internationally recognized bank, or (on some programs) 60 days of foreign bank statements. If U.S. credit is used, about 660–680+.
Other rules	Reserves about 0–12 months (often 12 on full doc). Funds must be in a U.S. account before closing. OFAC-sanctioned countries are ineligible.
Rate premium	Typically the highest tier

Document checklists are in Section 4. Non-QM figures are **typical market ranges** from published 2026 lender matrices (see Sources). "Up to" values are best case: higher scores and smaller loans. *Conventional: 1-unit purchase, primary / second home / investment.

4 What documents you'll need

Start with the ID documents for the **borrower type**, then add the checklist for the **loan type**. Lenders may ask for more.

A. ID, RESIDENCY AND CREDIT BY BORROWER TYPE

Borrower type	ID & residency documents	Tax ID	Credit
U.S. citizen	Government photo ID	SSN	U.S. credit report
Permanent resident	Green card (Form I-551). If it has expired: the card plus the USCIS I-797 extension receipt (I-751/I-829), or a passport with an I-551 stamp	SSN	U.S. credit report
Non-permanent resident	Unexpired **visa** and **I-94**, and/or an unexpired **EAD** (some visa types need both). An I-797 Notice of Action if the status was extended	SSN (ITIN on select programs)	U.S. credit report
DACA	Unexpired EAD (category C33); some programs also ask for a U.S. driver's license	SSN or ITIN	U.S. credit report
ITIN borrower	Unexpired government photo ID (passport, matrícula consular or driver's license). Many ITIN programs don't require a visa.	ITIN: **CP565** assignment notice or ITIN card, plus ITIN tax returns	U.S. credit report pulled under the ITIN; no-score options on a few programs
Foreign national	Valid **passport** and unexpired **visa** (or an I-797 plus I-94). Canadians don't need a visa; some programs accept the Visa Waiver/ESTA. Proof of foreign home address.	None needed	International credit report, 1–3 bank **credit reference letters**, or (some programs) 60 days of foreign bank statements

B. CHECKLIST BY LOAN TYPE

Conventional · FHA · VA · USDA — AGENCY

Down payment: Conventional 3% primary / 10% second home / 15% investment · FHA 3.5% · VA 0% · USDA 0%

- ☐ **Pay stubs** covering the most recent 30 days, with year-to-date earnings
- ☐ **W-2s** for the last 1–2 years (as the AUS or program requires)
- ☐ Self-employed, commission or rental income: personal **1040s** and **business returns** (1120-S, 1065, 1120) with K-1s
- ☐ **Bank and asset statements** for the last 2 months, all pages, with large deposits explained
- ☐ Signed IRS Form 4506-C (tax transcript request)
- ☐ ID and residency documents for the borrower type (see table above)
- ☐ VA: Certificate of Eligibility. USDA: income for every household member.

DSCR

Down payment: 20% typical (FN 25%+ · ITIN 20%+), investment only

- ☐ **No** pay stubs, W-2s or tax returns
- ☐ **Lease** for each rented unit, and/or the appraisal **rent schedule** (Form 1007 for 1 unit, 1025 for 2–4 units)
- ☐ Short-term rental: 12 months of rental income history (rules vary)
- ☐ Asset statements (2 months) for the down payment, closing costs and reserves
- ☐ LLC documents if buying in an entity: articles, operating agreement, EIN
- ☐ Landlord insurance quote; ID per borrower type

Bank Statement

Down payment: 10–15% primary · about 20% second home / investment

- ☐ **12 or 24 months** of personal or business bank statements, all pages
- ☐ **CPA, EA or tax-preparer letter** confirming ownership and self-employment history (usually 2 years)
- ☐ Business statements: an expense factor, an expense letter, or a third-party P&L
- ☐ Proof the business is active (license or state registration)
- ☐ Asset statements for the down payment and reserves; **no tax returns**

P&L Only

Down payment: 15–20% primary / second home · 20%+ investment

- ☐ **12 or 24-month P&L** prepared or signed by a CPA, EA or licensed tax preparer
- ☐ Proof of self-employment history
- ☐ Some programs: 2 months of business bank statements to support the P&L
- ☐ Asset statements for the down payment and reserves; **no tax returns**

Asset Depletion / Utilization

Down payment: 20–25% (75–80% LTV)

- ☐ Statements for **every qualifying account** (checking, savings, brokerage, retirement)
- ☐ Assets must be **seasoned** (often 2–3 months or more)
- ☐ Retirement account terms (to confirm access)
- ☐ No employment or income documents needed

ITIN programs — NON-QM

Down payment: 15–20% primary · about 25–30% second home · 20–30% investment

- ☐ **ITIN assignment letter (IRS CP565)** or ITIN card. Alt-doc programs may accept a recent IRS letter, an executed W-7, or a tax-preparer letter.
- ☐ **ITIN tax returns** (1040s) and IRS transcripts for full doc; 2 years of ITIN filings is common
- ☐ Income docs for the chosen method (pay stubs/W-2s, 12–24 months of bank statements, P&L, 1099s or WVOE). **All must show the borrower's own ITIN.**
- ☐ Unexpired government photo ID
- ☐ U.S. credit report under the ITIN, and 12-month rent or mortgage history on some programs
- ☐ Proof of the borrower's own funds (10% minimum is common)

Foreign National programs — NON-QM

Down payment: 25%+ (second home / investment only); 30–45% on larger loans

- ☐ **Passport + visa** (or I-797 + I-94); proof of foreign home address
- ☐ **International credit report** or **credit reference letters**
- ☐ **Foreign bank statements** translated to English and converted to U.S. dollars (xe.com or *Wall Street Journal* rate)
- ☐ Down payment and closing funds **wired to a U.S. account** before closing (some programs require an ACH form)
- ☐ Income: **CPA letter** (2 years + YTD) for full doc, or a **lease / 1007** for DSCR
- ☐ Documents signed abroad are often notarized at a U.S. embassy or consulate

C. DOWN PAYMENT SOURCE, GIFTS AND SEASONING

Loan type	Gift funds allowed?	Borrower's own-funds minimum
Conventional	Yes on primary and second homes; **not** on investment property	None on 1-unit primary homes (or any primary or second home at 80% LTV or less). **5%** own funds on 2–4 unit primary and second homes over 80% LTV.
FHA	Yes, from acceptable donors such as family	None beyond the 3.5% minimum, which may itself come from a gift
VA / USDA	Yes (no down payment is required)	None
DSCR / Bank Stmt / P&L / Asset	Often, by program; gifts usually can't count toward reserves	Varies by program
ITIN programs	Often, by program	**10%** own funds is common
Foreign National	Some programs	**10%** own funds is common; gifts can't be used for reserves

- ☐ **Gift letter** (signed by the donor): the dollar amount, a statement that no repayment is expected, and the donor's name, address, phone and relationship. Include proof of transfer, such as the donor's check and the borrower's deposit slip, or a wire to the borrower or title company.
- ☐ **Seasoning:** lenders usually review the last 2 months of statements, and any large deposit that isn't payroll must be sourced. Foreign national programs typically require funds sourced and seasoned for about 30–60 days, then moved to a U.S. account before closing.
- ☐ **Translations:** any document not in English (bank statements, CPA letters, reference letters) must be translated, with foreign balances converted to U.S. dollars.

5 Side-by-side comparison

Loan type	Foreign national	ITIN	Lawful non-perm. resident	Min down (best case)	Credit	Income doc	Reserves	Occupancy	Rate vs agency
Conventional	No	If lawful	Yes	3% / 10% / 15%*	DU/LPA; 620 typical overlay	Full doc	Per AUS	All	Baseline
FHA	No	No	No since 5/25/25	3.5% (580+)	500 floor; 580+ typical	Full doc	None (1–2 units)	Primary	Low + MIP
VA	No	No	Veteran	0%	No VA min	Full doc + residual	Generally none	Primary	Lowest + fee
USDA	No	No	Qualified alien	0%	No USDA min; ~640 GUS	Full doc + income limits	Generally none	Primary	Low + fee
DSCR	Yes	Yes	Yes	20% (FN 25%+ · ITIN 20%+)	FN no U.S. score; ITIN 660–700+	Rent ÷ PITIA	0–12 mo	Investment	Higher
Bank Statement	Limited	Yes	Yes	10–15% (ITIN 15–20%)	620+; most 660–680+	12/24 mo statements	0–6 mo (ITIN)	All (varies)	Higher
P&L Only	Rare	Yes	Yes	15–20%	660–700+	CPA/EA P&L	Varies	All (varies)	Higher
Asset Depletion	Select	Select	Yes	20–25%	660–720 typical	Assets ÷ months	3–12 mo	Primary / 2nd (varies)	Higher
ITIN programs	—	Yes	Yes	15–20% primary	660–680; some no-score	Full, alt-doc or DSCR	0–6 mo	All (varies)	Above Non-QM
Foreign National programs	Yes	—	—	25%+ (2nd / inv.)	No U.S. score; foreign credit or letters	DSCR, CPA letter, assets	0–12 mo	2nd / investment	Highest tier

Min down = best case for a strong file. Rate comparisons are qualitative and vary daily with the market and the borrower's profile.

6 Which loan fits? Quick scenarios

Canadian buyer, vacation condo, no U.S. credit
→ FN second home (CPA-letter full doc or asset-based). Plan on about 25–30% down plus reserves.

Investor from Mexico buying a rental
→ Foreign national **DSCR**. The rent covers the payment, so no U.S. income is needed. About 25–30%+ down.

Self-employed contractor who files taxes with an ITIN
→ **ITIN bank statement** or **P&L**, primary residence, as little as about 15–20% down with a strong score.

ITIN investor buying a duplex
→ **ITIN DSCR**. About 20% down with a 700+ score, more with no score.

H-1B engineer with an SSN, first home
→ **Conventional** (as little as 3–5% down). FHA is no longer an option for visa holders.

Green-card holder with a 600 credit score
→ **FHA** at 3.5% down (580+), same as a citizen.

DACA recipient with SSN and EAD
→ A Fannie Mae conventional loan through a lender that accepts DACA, or an ITIN/Non-QM program. Not FHA or USDA.

Retiree abroad with large U.S. brokerage account
→ FN **asset-utilization** (select programs) or **DSCR** if it's a rental.

Verify before you write an offer: lender overlays often add to the agency rules (for example DACA on conventional loans, VA residency documentation, and minimum scores). Non-QM matrices change often, and some programs are limited by state (Texas cash-out, OFAC-sanctioned countries, certain counties). I'll confirm the current guidelines for your exact scenario.

Have a foreign national or ITIN buyer?
Call James for a quick, no-obligation scenario review. I'll match the buyer to the right program before they write an offer.

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Sources (reviewed November 16, 2026)

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10. USDA HB-1-3555 Ch. 8, §8.2 F, Acceptable Citizenship or Immigration Status: www.rd.usda.gov/resources/directives/handbooks
11. Non-QM lender matrices (via mtg.broker, dated 2026): A&D Mortgage Foreign National (9/11/26); Champions Funding Ambassador FN DSCR, FN Full/Alt-Doc, ITIN DSCR and ITIN Alt-Doc (rev. 11/02/26); theLender theITIN (10/27/26); BluePoint ITIN Premier (10/09/26); Equity Prime Select ITIN (1/15/26); Cardinal Financial Conforming ITIN (9/18/26); Luxury Mortgage Foreign Nationals (7/31/26); LendSure Foreign National (8/19/26); 5th Street Capital Carolina FN and Carolina Prime Asset Depletion (undated); BluePoint P&L 85 (8/03/26), Close Call No-FICO ITIN (10/09/26) and Flex Bank Statement; Loan Lock Prime Bank Statement; Cake Mortgage Non-QM and DSCR Guidelines (downloaded 11/02/26): mtg.broker

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