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How to Get a Mortgage If You're Not a U.S. Citizen

[credit.com](#) By Scott Sheldon | Credit.com – Wed, May 1, 2013 2:01 AM EDT

If you are not a U.S. citizen, trying to get home loan financing can be a long and difficult road — though it's not necessarily impossible. If you have a Social Security number or permanent work stability, here are some basics to help get you on the road to a mortgage.

Some important terms to know

For the purposes of getting a mortgage, U.S. citizens and permanent resident aliens are practically the same, with one subtle difference: The permanent resident alien needs a green card validating their citizenship authenticity in the U.S. It's important to note that many lenders won't make loans to borrowers who don't have Social Security numbers or permanent work stability — as shown by a three-year continuance. Here's a breakdown of the main citizenship categories:

- **U.S. Citizen:** A legal member of the U.S., born here or naturalized, with a valid Social Security number.
- **Permanent Resident Alien:** Person who possesses a green card, making them a legal resident in the U.S., who also possesses a valid Social Security number.
- **Non-Permanent Resident Alien:** A person who does not possess a green card, and has a valid Social Security number. Typically, a host country like the United States will offer employment to a non-U.S. citizen from their home country during their stay here in the United States. This person is considered to be non-permanent resident alien, meaning that their residency is not permanent due to a temporary employment situation in most cases.

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The Borrowing Restrictions You'll Deal With

Borrowers ideally want to show the continuance of income for at least three years and need to be filing U.S. income tax returns.

For traditional mortgage loan financing — the [conforming](#) variety, which are backed by Fannie Mae and Freddie Mac — restrictions are more stringent for both permanent resident aliens and non-permanent resident aliens.

Permanent resident aliens must have at least one of the following:

- Permanent Resident Card Form I-551 with an original term of 10 years, doesn't matter if the term is set to expire.
- Permanent Resident Card Form I-551, valid for two years with supporting receipts from the U.S. Customs and Immigration Services (USCIS).
- USCIS receipt for a petition to remove condition residence form I-175, filed by the spouse who is a citizen.

Non-permanent resident aliens must have a valid work visa or other supporting documentation of legal residency. Such documentation includes any of the following designation visas: E1, E2, H1B, H2 A, H2B, H3, L1, G series and O-1. You must have a valid Social Security number. Foreign nationals, those with diplomatic immunity or any borrower without a Social Security card will be very hard-pressed to find financing.

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For government financing, insured by the [Federal Housing Administration](#) (FHA), guidelines are a little more lenient. You need not be a U.S. citizen in order to get a government loan. You will need a valid Social Security card, legitimate employer paystub, W-2 form or any other government-issued card that includes the full SSN. As long as you plan to occupy the property as your primary residence, even if you are a non-permanent resident alien, you are still eligible for financing.

If you're looking to get a mortgage, and are a permanent resident alien, the FHA loan is more flexible if your temporary residency in the U.S. is not set to expire in the next 12 months. If it is set to expire in the next 12 months, supporting documentation will need to be provided to show this extension is approved, or more emphasis will be placed on a stronger three-year continuance of residency from the USCIS.

The Bottom Line

Can you get a conventional loan if you're not a U.S. citizen? You would likely fall into the non-permanent resident alien category and the answer is yes, so long as you can support a three-year continuance of income, have a valid Social Security number, and you have an eligible work visa. If your work visa is not E1, E2, H1B, H2 A, H2B, H3, L1, G series and O-1, this doesn't necessarily preclude you from being able to get a mortgage, but more emphasis will be placed on continuance of income and residence history for the next 36 months. You will also need to be filing U.S. income tax returns.

Can you get a mortgage loan if you're a permanent resident alien? Definitely. Provide a copy of your permanent resident alien card/green card, and two years copies of your U.S. income tax returns, and in most cases you should be good to go.

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