



# Announcement

## Announcement # 21-06

**Date:** 01/27/2021

### **Topic: Non-U.S. Citizens**

PennyMac is aligning with FHA INFO #21-04 which announces that effective January 19, 2021, its permitting individuals classified under the "Deferred Action for Childhood Arrivals" program (DACA) with the U.S. Citizenship & Immigration Service (USCIS) and are legally permitted to work in the U.S. are eligible to apply for mortgages backed by the FHA.

Other FHA requirements remain in effect for all potential borrowers including DACA status recipients.

As a reminder, PennyMac requires all borrowers to have a valid Social Security Number. In addition, PennyMac aligns with the applicable end Agency's requirements for residency status as summarized below. Lenders remain responsible for ensuring all borrowers meet the applicable end Agency requirements regarding residency.

Agency	Eligibility with DACA
Fannie Mae B2-2-02	DACA recipients are eligible with proof of legal status, including but not limited to a valid Employment Authorization Document (EAD) card
Freddie Mac 5103.2	DACA recipients are ineligible
FHA 4000.1 II A.1.b. (A)(9)	DACA recipients are eligible with proof of legal status, including but not limited to a valid EAD card
VA Chapter 2	Veterans with DACA status are eligible
USDA Chapter 8.2 F	DACA recipients are ineligible

Please contact your Sales Representative with any questions.