



Selling Guide Announcement (SEL-2026-04)

April 22, 2026

The *Selling Guide* will be updated to add VantageScore® 4.0 and FICO® Score 10T as approved credit score models. These additions will provide lenders with options when ordering a three in-file merged credit report.

Addition of approved credit score models

In partnership with U.S. Federal Housing (FHFA) and Freddie Mac, Fannie Mae is in the process of implementing new credit score models to support the transition to a modernized and more competitive credit score framework for mortgage underwriting. As part of this framework, the credit score models approved by FHFA are classic FICO, VantageScore 4.0, and FICO Score 10T.

With this change, we are updating the *Selling Guide* to include VantageScore 4.0 and FICO Score 10T as approved credit score models. Lenders who wish to participate in the delivery of loans assessed using VantageScore 4.0 should submit their interest [online](#) or contact their Fannie Mae account team for additional details on availability, eligibility requirements, and applicable delivery instructions.

The following versions of VantageScore 4.0 are eligible for immediate use by approved lenders:

- Equifax VantageScore 4.0
- Experian VantageScore 4.0
- TransUnion VantageScore 4.0

The implementation of FICO Score 10T will follow at a later date. We will provide additional guidance prior to its availability, but encourage lenders to refer to the [Fannie Mae Credit Score Models and Reports Initiatives](#) page for more information.

Lenders not approved to deliver loans using VantageScore 4.0 must continue to use classic FICO in accordance with the *Selling Guide*.

Effective: If approved for use of VantageScore 4.0, lenders will be provided further instructions.

Lenders may contact their Fannie Mae Account Team if they have questions about this Announcement. Have guide questions? Get answers to all your policy questions, straight from the source. [Ask Poli](#).