

Bulletin

TO: Freddie Mac Sellers

April 22, 2026 | 2026-D

SUBJECT: VANTAGESCORE® 4.0

In collaboration with U.S. Federal Housing (FHFA) and Fannie Mae, Freddie Mac 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.

These changes are effective immediately.

With these changes, we will update the Guide to include VantageScore 4.0 and FICO Score 10T as approved Credit Score models. Sellers that wish to participate in the delivery of Mortgages assessed using VantageScore 4.0 should contact their Freddie Mac representative or Customer Service at 800-FREDDIE 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 Sellers:

- 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 Sellers to reference the [Freddie Mac Credit Score Models and Reports Initiative](#) page for more information.

Sellers not approved to deliver Mortgages using VantageScore 4.0 must continue to use Classic FICO in accordance with the Guide.

If approved for use of VantageScore 4.0, Sellers will be provided further instructions.

Guide updates

Sections 5203.1, 5203.2 and 6302.9 will be updated at a later date to reflect the updated requirements in this Bulletin.

CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call Customer Service at 800-FREDDIE.

Sincerely,



Kevin Kauffman

Senior Vice President, Single-Family Seller Engagement