Freddie Mac SINGLE-FAMILY

Bulletin

TO: Freddie Mac Sellers **September 9, 2026 | 2026-H**

SUBJECT: VANTAGESCORE® 4.0 BROAD SELLER AVAILABILITY

1. TOPIC AND SUMMARY OF CHANGES

Topic	Effective date	Summary of change	Additional resources
VantageScore® 4.0 broad Seller availability	Immediate	Expanded the availability of VantageScore 4.0 to all Sellers	Yes

2. GUIDE REQUIREMENTS

VantageScore® 4.0 broad Seller availability

Introduction

In collaboration with FHFA and Fannie Mae, we have expanded the availability of VantageScore® 4.0 to all Sellers.

All Sellers may now use VantageScore 4.0 when originating and selling eligible Mortgages to Freddie Mac without prior written approval. This expansion follows the initial implementation of VantageScore 4.0 through a limited Seller rollout and reflects our continued measured approach to supporting a modernized, competitive credit score framework while maintaining appropriate risk management and operational controls.

Sellers may continue to use Classic FICO® Credit Scores or now use VantageScore 4.0 in accordance with the requirements described below. FICO Score 10T is not currently eligible for delivery. Freddie Mac will provide additional guidance when FICO Score 10T is available for Mortgages delivered to Freddie Mac.

These changes are effective immediately.

VantageScore 4.0 Credit Scores

Mortgages with the following Credit Score versions of VantageScore 4.0 are eligible for delivery to Freddie Mac:

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

A Seller may choose either Classic FICO or VantageScore 4.0 for an eligible Mortgage; however, the same Credit Score model must be used for all Borrowers on the Mortgage. Sellers may not combine Classic FICO and VantageScore 4.0 Credit Scores among Borrowers on the same Mortgage.

The Seller must request Credit Scores and accompanying reason codes for each Borrower from the consumer reporting agencies in accordance with the Guide.

All credit reports used by the Seller must be included in the Mortgage file.

Indicator Score requirements

For Accept Mortgages, Loan Product Advisor® has assessed the Borrower's creditworthiness, and a minimum Indicator Score is not required.

For Manually Underwritten Mortgages, Sellers must continue to only use Classic FICO and must comply with the applicable minimum Credit Score requirements in the Guide and Guide Exhibit 25, *Mortgages with Risk Class and/or Minimum Indicator Score Requirements*.

Credit Fees

We have updated Exhibit 19, *Credit Fees*, to include base grids and custom mortgage insurance options grids specific to each Credit Score model.

Delivery requirements

Sellers must deliver the Indicator Score and all other required Borrower-level and Mortgage-level Credit Score data in accordance with existing delivery requirements.

For all Mortgages originated and delivered using VantageScore 4.0, the Seller must deliver ULDD Data Point *Investor Feature Identifier* (Sort ID 368) with valid value "H96".

Sellers should ensure that the Credit Score model used for underwriting and pricing is accurately reflected in the Mortgage data delivered to Freddie Mac and that the applicable VantageScore 4.0 score information is included in the Mortgage file.

Guide updates

The Guide will be updated at a later date to reflect the updated VantageScore 4.0 requirements in this Bulletin.

3. ADDITIONAL RESOURCES

We will continue to provide additional guidance and implementation resources as the industry advances toward broader Credit Score modernization, including future implementation of FICO Score 10T.

Mortgages with an initial Loan Product Advisor submission prior to June 14, 2026 will require a new submission with a new Key Number for the Seller to deliver the Mortgage with VantageScore 4.0.

4. CONTACT AND SUPPORT

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