



July 16, 2025

VantageScore® 4.0 Credit Model Updates

On July 8, 2025, U.S. Federal Housing (FHFA) announced that lenders will be able to use the VantageScore® 4.0 credit model or Classic FICO® via the tri-merge credit report requirement. Freddie Mac and Fannie Mae (the GSEs) are working closely with FHFA on next steps and remain committed to a smooth transition for our industry partners.

Additional implementation and timing details will be provided as soon as they are available and reflected in an updated version of the Partner Playbook.

[Learn more and read FHFA's FAQs](#)

[Freddie Mac Single-Family Credit Score Models and Reports Initiative](#)

For questions, please contact Freddie Mac Investor Inquiry at investor_inquiry@freddiemac.com.

This is not an offer to buy or sell any Freddie Mac securities. Offers for any given security are made only through applicable offering circulars and related supplements, which incorporate Freddie Mac's most recent Annual Report on Form 10-K filed with the Securities and Exchange Commission (SEC); all other reports Freddie Mac files with the SEC pursuant to Section 13(a) of the Securities Exchange Act of 1934 (Exchange Act), excluding any information "furnished" to the SEC on Form 8-K; and all documents that Freddie Mac files with the SEC pursuant to Sections 13(a), 13(c) or 14 of the Exchange Act, excluding any information "furnished" to the SEC on Form 8-K.

The financial and other information contained in this announcement and in the documents that may be accessed through this announcement speaks only as of the date of those documents. The information could be out of date and no longer accurate. Freddie Mac undertakes no obligation, and disclaims any duty, to update any of the information in those documents.

These materials may contain forward-looking statements. Forward-looking statements involve known and unknown risks and uncertainties, some of which are beyond the company's control. Management's expectations for the company's future necessarily involve a number of assumptions, judgments and estimates, and various factors could cause actual results to differ materially from the expectations expressed in these and other forward-looking statements. These assumptions, judgments, estimates and factors are discussed in the company's most recent Annual Report on Form 10-K, and its reports on Form 10-Q and Form 8-K, which are available on the Investor Relations page of the company's Web site at <https://www.freddiemac.com/investors> and the SEC's website at www.sec.gov. The company undertakes no obligation to update forward-looking statements it makes to reflect events or circumstances occurring after the date of this announcement.