



Freddie Mac announces November 2025 disclosure enhancements to support VantageScore® 4.0

September 17, 2025

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. To learn more, please refer to [Freddie Mac's Credit Score Models and Reports Initiative webpage](#).

In preparation for the interim phase of the initiative, during which lenders can choose to deliver either Classic FICO or VantageScore 4.0 (VS4) credit scores, Freddie Mac (in alignment with Fannie Mae) will update its Single-Family MBS disclosure files in November. In general, the data attribute fields that are currently utilized for credit score disclosure will be renamed to "Classic FICO" and new fields will be added to disclose the corresponding "VS4" scores.

Effective November 17, 2025, our Security Lookup disclosure and corresponding files will be updated with the changes to support this initiative. The updates, which include file and header changes, can be found [here](#). The file formats and definitions have also been updated in the applicable Loan-Level, Security and Security Supplemental sections of the [Single-Family MBS Disclosure Guide](#).

Upon implementation, for both Classic FICO and VS4, the credit scores will be disclosed as Not Available (9999) if they are not provided or if the credit score provided is either below 300 or greater than 850. For loans in securities issued prior to December 2025, the VS4 credit score will be disclosed as Not Applicable (7777).

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.