

# Purchase and Securitization of VantageScore® 4.0 Loans

April 22, 2026

Today, in coordination with U.S. Federal Housing (FHFA), Freddie Mac and Fannie Mae (the GSEs) [announced](#) they will accept loans scored with VantageScore® 4.0 (VS4) or Classic FICO®. The implementation of FICO® Score 10T will follow at a later date.

Initially, a limited rollout with approved Sellers will participate with the GSEs. We're working to ensure operational readiness before broad availability of the modernized credit score framework.

VantageScore 4.0 or Classic FICO loans may be delivered through Freddie Mac's Cash or Guarantor purchase paths. Freddie Mac will securitize the loans and will disclose the applicable credit score model -- VS4 or Classic FICO. The securities disclosure enhancements to support VS4 were implemented in November 2025 (see [announcement](#) for more details).

Please direct questions to Investor Inquiry at [investor\\_inquiry@freddiemac.com](mailto:investor_inquiry@freddiemac.com).

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