Freddie Mac Announces VantageScore® 4.0 Broad Availability

September 8, 2026

Today, Freddie Mac published its Single-Family Seller/Servicer Guide Bulletin announcing the expanded availability of VantageScore® 4.0 to all Sellers. As part of this expansion, the Credit Score models approved by U.S. Federal Housing (FHFA) are Classic FICO®, VantageScore® 4.0 and FICO® Score 10T.

This expansion was made in collaboration with U.S. Federal Housing and Fannie Mae following the successful initial implementation of VantageScore® 4.0 through a limited lender rollout and advances the modernization of mortgage underwriting while preserving Seller choice.

The Guide will be updated, in a future Bulletin, to reflect the expanded availability of VantageScore® 4.0. 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.

Please reference Freddie Mac's Credit Score Models and Reports Initiative Playbook for additional information on loan delivery, pricing and disclosures.

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