



## 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.

.....

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 email/announcement and in the documents that may be accessed through this email/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 The information could be out of date and no longer accurate.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 <http://www.freddiemac.com/investors> and the SEC's website at [www.sec.gov](http://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 email/announcement.