



Freddie Mac Releases Historical Data on the Freddie Score

September 11, 2026

As part of ongoing Credit Score modernization efforts, Freddie Mac has published historical credit assessment data based on the Freddie Score. Our proprietary Freddie Score is a key part of Loan Product Advisor for credit risk assessment. The model was developed using more than 15 years of historical credit data and is designed specifically for residential mortgages. The provided data includes Freddie Scores for loans acquired between April 2013 and September 2025.

On September 9, Freddie Mac [announced](#) that all approved lenders have the option to deliver either VantageScore® 4.0 or Classic FICO® for each eligible single-family residential mortgage loan delivered to Freddie Mac, even if multiple credit scoring models were ordered during the origination process. Additionally, we are actively working to implement the capability to disclose loan-level credit scores from multiple credit score models, when available.

To access the data and resource files, please visit the [Freddie Mac Credit Score Models and Reports Initiative](#) webpage. Users must log in or sign up and accept the Terms and Conditions as well as the Freddie Mac Privacy Notice before downloading the data files.

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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