

Freddie Mac Announces MBS Disclosure Enhancements to Support Multiple Credit Score Models

September 22, 2026

As part of broader credit score modernization efforts, Freddie Mac will update its Single-Family mortgage-backed securities (MBS) disclosure files to support the disclosure of multiple credit score models, in alignment with Fannie Mae, beginning October 19.

Effective with October 2026 issued securities, MBS issuance and monthly loan-level and security core disclosure files, as applicable, will be updated to reflect the disclosure of multiple credit score models at the loan level and will include new data attributes, specifically the Freddie ScoreSM, the Fannie ScoreTM and Pricing Indicator, and Weighted Average fields for the Freddie Score, the Fannie Score and credit score models used in pricing.

With this enhancement, multiple credit scores (i.e., Classic FICO® and/or VantageScore® 4.0 credit scores) will be disclosed in the applicable existing disclosure fields, when ordered by the lender. Note that lenders are not required to order multiple scores. The Pricing Indicator identifies which credit score model the lender chose to deliver for pricing, either Classic FICO® or VantageScore® 4.0. The Freddie Score is not used in loan pricing.

The Freddie Score is the company's internal credit summarization model serving as one of the inputs considered for our risk assessment of loans we purchase and for portfolio management activities.

- Upon implementation, the Freddie Score will be disclosed as Not Available (9999) if a score is not provided or falls outside the range of 1 to 999. For loans in securities issued prior to October 2026, the Freddie Score will be disclosed as Not Applicable (7777).
- For reinstated loans, the Freddie Score will be disclosed as Not Available (9999). For modified fixed-rate and modified step rate loans, this field will not be populated.
- Fannie Mae will also disclose a similar attribute, the Fannie Score, beginning in October. The Fannie Score for loans included in Freddie Mac securities will be reported as Not Available (9999) and conversely, the Freddie Score for Freddie Mac loans included in Fannie Mae securities will be reported as Not Available (9999).

Freddie Mac pseudopool disclosure files will not be updated with the new disclosure fields at this time.

The updated file layout information can be found [here](#). Please visit the [Credit Score Models and Reports Initiative page](#) for more information.

For questions, please contact the Freddie Mac Investor Inquiry at investor_inquiry@freddiemac.com.

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