Freddie Mac Begins Accepting VantageScore 4.0

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The limited rollout begins a transition toward a more modern credit scoring framework

MCLEAN, Va., April 22, 2026 (GLOBE NEWSWIRE) -- Freddie Mac (OTCQB: FMCC) today announced that the company will begin accepting mortgage loans assessed using VantageScore® 4.0. The move, which is in alignment with U.S. Federal Housing and Fannie Mae, will be initially implemented through a limited rollout with approved lenders to ensure operational readiness before broad availability.

In addition, similar implementation efforts are underway for FICO® Score 10T - also an approved credit score model - beginning with the publication of historical credit score data slated for this summer. This update allows for the current use of VantageScore 4.0 and the future use of FICO Score 10T, a significant milestone in the company's transition to a more modern and competitive credit score framework.

"With today's announcement, we are accepting a credit score model that incorporates additional data, including on-time rent payment history," said Sonu Mittal, Freddie Mac's executive vice president and head of Single-Family Acquisitions. "Freddie Mac remains committed to responsibly driving efficiencies across the housing finance system, and we will continue working with U.S. Federal Housing and Fannie Mae to ensure a smooth transition."

This effort is intended to promote robust competition, which can benefit consumers, lenders and the broader housing market. Over time, newer credit score models are expected to enhance risk management by improving the predictiveness of default risk, while potentially lowering costs and increasing efficiency across the mortgage lifecycle.

These changes stem from federal efforts to encourage competition and innovation in credit scoring. In 2018, the Credit Score Competition Act was signed into law by President Trump, directing U.S. Federal Housing to establish a process for the GSEs to validate and approve more advanced credit score models for mortgage underwriting.

After extensive testing and review, U.S. Federal Housing announced in 2022 the validation of two new credit score models: VantageScore 4.0 and FICO Score 10T. These models leverage enhanced data and analytics, including trended credit data and rent payment history, and have the potential to accurately score millions more Americans.

During this limited rollout, approved lenders can choose between VantageScore 4.0 or Classic FICO through a tri-merge credit report for originating new mortgage loans and for loans submitted to Freddie Mac's automated underwriting system, Loan Product Advisor ® (LPA®). Lenders not participating in the limited rollout must continue to use Classic FICO scores from each bureau through a tri-merge credit report.

Lenders interested in using VantageScore 4.0 should contact their Freddie Mac representative or Customer Service at 800-FREDDIE. See the Credit Score Models and Credit Reports Initiative Playbook for more information.

About Freddie Mac
Freddie Mac's mission is to make home possible for families across the nation. We promote liquidity, stability and affordability in the housing market throughout all economic cycles. Since 1970, we have helped tens of millions of families buy, rent or keep their home. Learn More: Website | Consumers | X | LinkedIn | Facebook | Instagram | YouTube

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