CREDIT TECHNOLOGIES, INC.

CTI Mortgage Credit Score Acceptance Tracker

Last reviewed September 14, 2026 · Next scheduled review October 12, 2026 · Every row is checked against its source on review.

KEY FACTS

- Three credit score models are approved for loans sold to Fannie Mae and Freddie Mac: Classic FICO (FICO Scores 2, 4 and 5), VantageScore 4.0, and FICO Score 10T.
- Classic FICO is accepted everywhere. VantageScore 4.0 is available to all approved lenders for conventional delivery as of September 9, 2026 (Fannie Mae Lender Letter LL-2026-06 and Freddie Mac Bulletin 2026-H). FICO Score 10T is approved but not yet accepted for delivery to Fannie Mae or Freddie Mac.
- Every conventional loan still requires a credit report from all three bureaus (a tri-merge). FHFA said on September 3, 2026 that it is seriously considering a two-bureau report; no rule has been issued.
- A lender delivers one score model per loan and may choose the model loan by loan. When VantageScore 4.0 is used, every borrower on the loan is scored under it; manually underwritten loans stay on Classic FICO. Classic FICO and VantageScore 4.0 price on separate loan-level price adjustment grids, with VantageScore tiers set 20 points above the FICO tiers.
- FHA is expected to accept all three models for case numbers assigned on or after January 1, 2027, on Title II forward mortgages only, and to keep the three-bureau report. VA has no score model requirement. Non-QM and portfolio programs are set by each investor.
- Rapid rescoring corrects the underlying credit data, so it works under every model.

STATUS BY LOAN PROGRAM

PROGRAM	CLASSIC FICO	VANTAGESCORE 4.0	FICO SCORE 10T	REPORT REQUIREMENT	AS OF
Conventional (Fannie Mae and Freddie Mac)	Accepted for delivery today	Accepted for delivery today	Approved by the regulator, not yet accepted for delivery	Required	Sep 14, 2026
FHA	Accepted for delivery today	Announced, effective date not yet reached	Announced, effective date not yet reached	Required	Sep 13, 2026
VA	Accepted for delivery today	Accepted for delivery today	Accepted for delivery today	Set by lender and investor overlays	Sep 8, 2026
USDA	Accepted for delivery today	No published guidance located; we are checking	No published guidance located; we are checking	Required	Sep 8, 2026
Non-QM, non-conforming and portfolio	Set by each investor	In use on non-agency programs; investor-specific	In use on non-agency programs; investor-specific	Set by each investor	Sep 8, 2026
Private mortgage insurers (PMIERs)	Accepted for delivery today	Accepted, with conditions noted	No published guidance located; we are checking	Not applicable	Sep 8, 2026
Jumbo and other investor programs	Set by each investor	Set by each investor	Set by each investor	Set by each investor	Sep 8, 2026

Every cell carries a source note and a citation on the page. https://www.credittechnologies.com/credit-score-tracker

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