

Tuesday, May 19, 2026

Bulletin #2026-AC-015

NOTICE TO ALL CUSTOMERS

Agencies Credit Score Models

On April 22, 2026, HUD in a joint announcement with the FHFA announced that the Federal Housing Administration (FHA) and Fannie Mae and Freddie Mac are implementing new credit score models adding VantageScore 4.0 and FICO Score 10T as additional approved credit score models in addition to the Classic FICO credit score.

With the addition of new credit score models, lenders are now being provided with options when ordering a tri-merge in-file credit report.

- Classic FICO (current option)
- VantageScore 4.0 (new option available)
- FICO Score 10T (new option expected at a later date)

At this time, FLCBank is not accepting the use of the VantageScore 4.0 credit score model. All loans, regardless of product type, must continue to utilize Classic FICO in-file merged credit reports.

Additional communication will be provided once FLCBank is prepared to accept VantageScore 4.0 credit reports.

Resources:

Fannie Mae Bulletin - [SEL-2026-04](#)

Freddie Mac - [Bulletin Guide 2026-D](#)

FHA - [FHA Joins Fannie Mae and Freddie Mac](#)

Please contact your [Account Executive or Client Relations Representative](#) if you have any questions.