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Agency Credit Score Models Clarification

Truist Bank (Truist) announces a clarification to Agency product requirements in light of the FHFA announcement regarding credit score models.

Effective Dates

Effective for existing pipeline and new loan applications on or after April 22, 2026.

Background Information

In a joint announcement on 04/22/2026, HUD and FHFA announced that the Federal Housing Administration and Fannie Mae and Freddie Mac are implementing new credit score models for mortgages. HUD will permit the use of VantageScore 4.0 and FICO Score 10T, Fannie and Freddie are updating their selling guides with the new scores, VantageScore 4.0 and FICO Score 10T and immediately accepting Vantage scored loans from approved lenders.

Bulletin Details

Truist announces it is not participating in the acceptance of the VantageScore 4.0 credit model at this time, all loans must use classic FICO in-file merged credit reports. Look for further communication as to when Truist will accept VantageScore 4.0 credit reports.

Other Resources

Support Group	Description and Contact Information:
Correspondent Relationship Coordinator	Specific questions on applying this procedure to specific loan files. Contact your Correspondent Relationship Coordinator at 800.382.2111, option 1.
Product Support	Provides phone and email support on products, policies, and procedures as well as new product rollout and existing product enhancement. Contact Product Support at 800.382.2111, option 3.

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