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Agency Credit Score Models Clarification

Truist Bank (Truist) announces a clarification to Agency product requirements due to recent investor announcements regarding credit score model expansion.

Effective Dates

Continues to be effective as of April 22, 2026 for new and existing loans since the previous announcement in bulletin [COR26-028](#).

Background Information

On September 09, 2026, Fannie Mae issued Lender Letter LL-2026-06 and Freddie Mac issued Bulletin 2026-H announcing VantageScore 4.0 broad lender availability. Previously, [COR26-028](#) was issued advising that Truist is not accepting the VantageScore 4.0 credit scoring model and that all loans must use classic FICO credit reports.

Bulletin Details

At this time, Truist does not accept VantageScore 4.0 credit reports. All loans must be submitted using merged credit reports that contain Classic FICO scores and Lenders should continue to follow existing credit report requirements. Additional communication will be provided when Truist is prepared to 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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