

Announcement # 26-123**Date:** October 9, 2026

VantageScore 4.0 Support for Bulk Bid Deliveries and Documentation Update

Effective immediately, Pennymac is equipped to handle both Classic FICO and VantageScore 4.0 for bulk conforming loan deliveries.

Pennymac is also removing the requirement that all loans delivered under Fannie Mae and Freddie Mac products include a Classic FICO score, regardless of the credit score model used to qualify the borrower, and the loan file is no longer required to include a tri-merge credit report with both Classic FICO and VantageScore 4.0 scores for all borrowers.

Important note: Classic FICO is still required for all government products (VA, FHA, USDA) as well as non-agency products (Non-QM, Closed-End Second, AUS Jumbo).

While Pennymac recommends correspondents provide both Classic FICO and VantageScore 4.0 on all tapes, **if bidding with only VantageScore 4.0, the Classic FICO score field must be populated with a "0" on all tapes/APIs.**

Correspondents using a hedge firm should have their firm notify Pennymac of the VantageScore field name so setup can be completed.

Please contact your Sales Representative with any questions.