

Announcement #26-103**Date:** October 9, 2026

Classic FICO Delivery Requirement Removed

Effective immediately, Pennymac is 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. Correspondents may now choose to deliver loans with both Classic FICO and VantageScore 4.0 scores, or with just one of the two models.

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).

Please contact your Sales Representative with any questions.