

Announcement #26-97

Date: October 2, 2026

VantageScore 4.0 Eligibility for GSE Transactions

Pennymac is pleased to announce that VantageScore 4.0 (VS4) is eligible for certain GSE transactions. This change is effective October 2, 2026.

Credit Score Model

The VS4 credit score model is eligible for:

- All conventional GSE transactions qualified to program LTVs and guidelines.
- All eligible occupancy types.
- Desktop Underwriter and Loan Product Advisor submissions reflecting eligible VS4 feedback messaging.

Important Note: When utilizing VS4, loan deliveries must include a tri-merge credit report, for both classic FICO and VS4 scores for all borrowers. The same credit score model must be used for all borrowers across both underwriting and pricing to ensure smooth delivery and accurate pricing.

Please refer to the updated credit score grids and GSE product profiles on the Pennymac portal for complete requirements.

Please contact your Sales Representative with any questions.