



IMPORTANT REMINDER

BULLETIN 28 07102025

Issued to: All Channels

Date: July 10, 2025

Subject: VantageScore 4.0

Effective: Immediately

VantageScore 4.0 is the most recent credit scoring model designed to provide a more predictive and inclusive assessment of a consumer's creditworthiness. Per the announcement yesterday by the FHFA, the model increases competition to the Credit Score Ecosystem and Fannie and Freddie will now allow lenders to use Vantage 4.0 Score while maintaining its tri-merge credit model.

First Colony Mortgage is evaluating the use of VantageScore 4.0 and will share additional information as decisions are finalized. Until further notice, we will retain the use of a tri-merge credit report and the FICO score model.

Please contact your Account Executive should you have any questions.

We appreciate your business!