

MPF Announcement:

2026-23

Date:

April 30, 2026

Alert:**Clarification**

New Policy

Policy Update

Reminder

Training Information

Marketing Bulletin**Audience:**

Compliance/Legal

Program**Management****Origination**

Quality Control

Servicing

Product:**MPF Government MBS****MPF Traditional****MPF Xtra[®]****Effective Date:**

Immediately (unless otherwise noted within)

MPF Xtra[®] Update on New Credit Score Models

Following the April 22, 2026 joint announcement from the Federal Housing Finance Agency (FHFA) and U.S. Department of Housing and Urban Development (HUD), we want to provide clarification on how the introduction of new credit score models impacts the MPF Program.

As published in Fannie Mae's Selling Guide Announcement ([SEL-2026-04](#)), Fannie Mae can begin accepting loans under a limited rollout utilizing VantageScore 4.0 (and FICO 10T) from a select group of approved lenders as part of an initial pilot phase.

MPF Xtra[®] Eligibility Update

At this time, loans underwritten using VantageScore 4.0 are not eligible for delivery through MPF Xtra, even if your institution has been approved by Fannie Mae to deliver these loans directly.

The current rollout of new credit score models is limited in scope, with approximately 21 Fannie Mae and Freddie Mac approved lenders participating in the initial pilot. The MPF Program is not included in this initial phase and continues to evaluate the operational, risk, and execution considerations associated with these new credit score models.

We recognize the importance of this industry shift toward expanded credit scoring models and the potential to broaden access to homeownership. The MPF Program will continue to evaluate these developments and will provide updates as additional clarity becomes available.

For questions or assistance, please contact the MPF Service Center by using one of the following options:

- [MPF Customer Service Portal](#)
- MPF-Help@fhlbc.com
- 877.345.2673

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Reference

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