

Date: 2025-08-26

Following is a message from the Mortgage Insurance Companies, working under the auspices of the MISMO MI Community of Practice.

To our valued Trading Partners:

Background

You are receiving this message because you have been identified as an MI integration partner, currently working with a MI company that is a member of the MISMO Mortgage Insurance Community of Practice (MI COP).

Following FHFA Director Pulte's recent announcement and aligned with the GSE credit score model changes, it is essential that our existing B2B integrations accurately include the credit score model used when requesting MI rate quotes or MI orders.

MI provider support for related MISMO B2B integration upgrades are described below. Please review the plan and coordinate with your MI providers to establish upgrade timelines and schedule certification testing, where applicable.

Current State using Classic FICO only

- No changes to existing integrations

VantageScore 4.0

- Timing – As directed by GSEs' guidance
- Only one credit score model may be used per loan file, to align with FHFA guidance that “for the time being, the Enterprises will not accept scores from multiple models on a given loan.” All borrower credit reports for a loan must use the same credit score model
- Credit score model name mapping must follow Mapping Details below
- Each MI provider must certify changes before moving to production

FICO 10T

- Timing – TBA, as directed by the GSEs' guidance
- Only one credit score model may be used per loan file, to align with FHFA guidance that “for the time being, the Enterprises will not accept scores from multiple models on a given loan.” All borrower credit reports for a loan must use the same credit score model
- Credit score model name mapping must follow Mapping Details below
- Each MI provider must certify changes before moving to production

Future Related Upgrades

- Timing – As directed by the GSEs' guidance
- MI COP evaluation of MISMO 3.5 JSON Estimated Rate Quote API integrations as it pertains to credit score model updates

- MI COP evaluation and future publication of iGuide updates and MISMO standards available on MISMO Connect
- MI COP will collaborate on additional upgrades to standards as regulatory guidance is confirmed
- Work directly with your MI provider to discuss implementation concerns or questions

MI Provider Contacts:

It is necessary to coordinate with your MI providers to implement upgrades. Please reach out to contacts specified at www.mismo.org/mi to ensure you have appropriate information for each MI provider you work with.

Mapping Details for VantageScore 4.0 and FICO 10T

Please note, as new credit models are accepted by your MI provider, for all integration standards listed below, **credit scores, and the credit model type must be provided for all borrowers on each quote and order.**

- On an exception basis only, if an integrator is unable to provide the borrower level scores, they must provide the loan level credit score and credit model type.
- In the event a credit model type is not accurately received in the quote or order request, the MI provider will assume the credit model type to be Classic FICO.

MISMO 2.3.1 XML

Borrower Level Credit Score for Vantage 4.0

Parent Container	CREDIT_SCORE
Data Point	Valid Values
_ModelNameType	Other
_ModelNameTypeOtherDescription	EquifaxVantageScore4.0 ExperianVantageScore4.0 TransUnionVantageScore4.0

Borrower Level Credit Score for FICO 10T

Parent Container	CREDIT_SCORE
Data Point	Valid Values
_ModelNameType	Other
_ModelNameTypeOtherDescription	EquifaxFICOScore10T ExperianFICOScore10T TransUnionFICOScore10T

MISMO 2.4 XML

Borrower Level Credit Score for Vantage 4.0

Parent Container	CREDIT_SCORE
Data Point	Valid Values
_ModelNameType	Other
_ModelNameTypeOtherDescription	EquifaxVantageScore4.0 ExperianVantageScore4.0 TransUnionVantageScore4.0

Borrower Level Credit Score for FICO 10T

Parent Container	CREDIT_SCORE
Data Point	Valid Values
_ModelNameType	Other
_ModelNameTypeOtherDescription	EquifaxFICOScore10T ExperianFICOScore10T TransUnionFICOScore10T

MISMO 3.3 XML

Borrower Level Credit Score for Vantage 4.0

Parent Container	CREDIT_SCORE_DETAIL
Data Point	Valid Values
CreditScoreModelNameType	Other
CreditScoreModelNameTypeOtherDescription	EquifaxVantageScore4.0 ExperianVantageScore4.0 TransUnionVantageScore4.0

Borrower Level Credit Score for FICO 10T

Parent Container	CREDIT_SCORE_DETAIL
Data Point	Valid Values
CreditScoreModelNameType	Other
CreditScoreModelNameTypeOtherDescription	EquifaxFICOScore10T ExperianFICOScore10T TransUnionFICOScore10T

MISMO 3.4 XML

Loan Level Credit Score for Vantage 4.0

Parent Container	LOAN_LEVEL_CREDIT_DETAIL
Data Point	Valid Values
CreditScoreModelNameType	Other
CreditScoreModelNameTypeOtherDescription	EquifaxVantageScore4.0 ExperianVantageScore4.0 TransUnionVantageScore4.0

Loan Level Credit Score for FICO 10T

Parent Container	LOAN_LEVEL_CREDIT_DETAIL
Data Point	Valid Values
CreditScoreModelNameType	Other
CreditScoreModelNameTypeOtherDescription	EquifaxFICOScore10T ExperianFICOScore10T TransUnionFICOScore10T

Borrower Level Credit Score for Vantage 4.0

Parent Container	CREDIT_SCORE_DETAIL
Data Point	Valid Values
CreditScoreModelNameType	Other
CreditScoreModelNameTypeOtherDescription	EquifaxVantageScore4.0 ExperianVantageScore4.0 TransUnionVantageScore4.0

Borrower Level Credit Score for FICO 10T

Parent Container	CREDIT_SCORE_DETAIL
Data Point	Valid Values
CreditScoreModelNameType	Other
CreditScoreModelNameTypeOtherDescription	EquifaxFICOScore10T ExperianFICOScore10T TransUnionFICOScore10T