ESSENT ANNOUNCEMENT

September 28, 2026

Re: VantageScore® 4.0 Eligibility

Effective immediately, Essent is aligned with the recently announced Fannie Mae and Freddie Mac expansion of VantageScore 4.0 availability. Loans with a DU® Approve/Eligible or Loan Product Advisor® (LPA®) Accept/Eligible response that meet Essent's updated Guideline Summaries are eligible for mortgage insurance.

Submissions must:

- Identify the credit score model used for the transaction in the rate quote and/or MI submission request.
- Use the same credit score model for all borrowers on the loan. Classic FICO® and VantageScore 4.0 credit scores may not be combined among borrowers.

Essent's online systems have been updated to support credit score model type identification. For requests submitted through a Loan Origination System, Point of Sale or Pricing Engine, please contact your technology provider to confirm support for VantageScore 4.0 on MI rate quote and submission requests.

For complete details, see the GSE announcements:

- Fannie Mae Lender Letter LL-2026-06: VantageScore 4.0 Broad Lender Availability
- Freddie Mac Bulletin 2026-H: VantageScore 4.0 Broad Seller Availability

Eligibility requirements are available at Guidelines at essent.us.

If you have any questions, please contact our EssentConnect team at 833.376.8464 or essentconnectsupport@essent.us.

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