

Date: 2026-06-11

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

## Background

This announcement is intended for MISMO-Integrated Partners currently working with a MI company that is a member of the [MISMO Mortgage Insurance Community of Practice \(MI COP\)](#).

The MISMO MI COP has standardized modifications to existing MISMO XML specifications related to changes required to support Vantage 4.0 and future-expected FICO 10T credit score usage.

Please refer to the communication from August 26, 2025, which specified anticipated changes as well as instructions for moving forward with your MI partner(s). There is one modification related to this communication summarized as follows:

*The restriction on single model loan file delivery to MI providers has been amended to allow for multi-model scores to be included in our partner requests for quotes and orders in conjunction with appropriate **loan level** identifier.*

Below you will find the following:

1. Schedule for MISMO specification availability
2. Shared implementation details for all versions of XML
3. Implementation details for MISMO 2.3.1 XML, MISMO 2.4 XML, MISMO 3.3 XML and MISMO 3.4 XML to itemize mapping for:
  - a. Borrower Level Credit Score for Vantage 4.0
  - b. Borrower Level Credit Score for FICO 10T
  - c. Multiple Credit Model Submissions

## Schedule for MISMO Specification Availability

Formal specifications are anticipated to be available as follows:

MI MISMO 3.4 XML	Published as MISMO Candidate Recommendation by June 30, 2026 Currently published for public comment ( <a href="#">link</a> )
MI MISMO 3.3 XML	No longer published by MISMO – work with your MI partner(s) directly, as needed
MI MISMO 2.4 XML	
MI MISMO 2.3.1 XML	

As a reminder, it is necessary to coordinate with your MI partner(s) to implement upgrades.

Please reach out to contacts specified at [MISMO Mortgage Insurance CoP Integration Contacts | MISMO](#) or as otherwise instructed by your MI partner(s) to confirm your understanding and details for moving forward.

## Shared Implementation Details for All Versions of XML

Modifications from August 26, 2025, communication are **highlighted**.

### Using Classic FICO only

- No changes to existing integrations
- **Special note:** While MI providers will continue to accept credit scores with various credit score model name type associations as received to date, it is the responsibility of the lender to ensure GSE-eligibility, if required.

### Using VantageScore 4.0 only

- Timing – **Effective immediately** for lenders approved to submit loans with VS 4.0 credit scores for MI purposes
- Credit score model name mapping must follow Mapping Details below

### Using FICO 10T only

- Timing – TBA, as directed by the GSEs' guidance and subject to each MI's determination of lenders approved to submit loans with FICO 10T credit scores
- Credit score model name mapping must follow Mapping Details below

### **No Credit Score Model Name Type identified**

- Timing – Effective immediately
- In the event a credit model type is not accurately received in the quote or order request, each MI provider will determine its own handling of such requests

### Single Credit Model Submissions vs. Multi-Credit Model Submissions

- To align with FHFA guidance that “for the time being, the Enterprises will not accept scores from multiple models on a given loan,” there are two options for MI integrations as follows:
  1. All borrower credit scores on the loan file must use the same credit score model (“single model”)
  2. **Loan level** detail to identify the lender’s intended credit score and credit model type to be used for decisioning and delivery is required (“multi-model” or “Loan Level score only”)

### Borrower Level vs. Loan Level Scores

Credit scores and the credit score model must be provided for all borrowers on each quote and order.

## 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

### Multiple Credit Model Submissions

<b>Intended Use:</b> Represents the credit score model name used to produce the referenced credit risk score chosen for decisioning or delivery	
<b>Required if:</b> Multiple Credit Model scores are provided at the borrower level	
Parent Container	KEY
Data Point	Valid Values
_Name	<b>MILoanLevelCreditScoreModelNameType</b>
_Value	The credit model name type that aligns with the <b>MILoanLevelCreditScoreValue</b> chosen for decisioning and delivery

Parent Container	MI_REQUEST
Data Point	Adjusted conditionality
MILoanLevelCreditScoreValue	Required if KEY _Name _Value is being sent for <b>MILoanLevelCreditScoreModelNameType</b>

## 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

### Multiple Credit Model Submissions

<b>Intended Use:</b> Represents the credit score model name used to produce the referenced credit risk score chosen for decisioning or delivery	
<b>Required if:</b> Multiple Credit Model scores are provided at the borrower level	
Parent Container	KEY
Data Point	Valid Values
_Name	<b>MILoanLevelCreditScoreModelNameType</b>
_Value	The credit model name type that aligns with the <b>MILoanLevelCreditScoreValue</b> chosen for decisioning and delivery

Parent Container	MI_REQUEST
Data Point	Adjusted conditionality
MILoanLevelCreditScoreValue	Required if KEY _Name _Value is being sent for <b>MILoanLevelCreditScoreModelNameType</b>

## MISMO 3.3 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

## Multiple Credit Model Submissions

<b>Intended Use:</b> Represents the credit score model name used to produce the referenced credit risk score chosen for decisioning or delivery	
<b>Required if:</b> Multiple Credit Model scores are provided at the borrower level	
Parent Container	LOAN_LEVEL_CREDIT_DETAIL
Data Point	Valid Values
CreditScoreModelNameType AND (if CreditScoreModelNameType="Other") CreditScoreModelNameTypeOtherDescription	The credit model name type that aligns with the <b>LoanLevelCreditScoreValue</b> chosen for decisioning and delivery
LoanLevelCreditScoreValue	Value to exactly match the <b>CreditScoreValue</b> that represents the credit score chosen for decisioning or delivery

## 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
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LoanLevelCreditScoreValue	Value to exactly match the <b>CreditScoreValue</b> that represents the credit score chosen for decisioning or delivery