Credit Score Models and Reports Initiative

Historical Credit Score Data User Guide for FICO® Score 10T

July 2026

Historical Credit Score Data User Guide

To support the GSEs' Credit Score Models and Reports Initiative, Freddie Mac is publishing historical data to help market participants evaluate the impact, and prepare for the implementation, of FICO® Score 10T. This guide is designed to be a reference for the historical data and will be updated as appropriate per the initiative timeline and milestones.

Please refer to the **Data Disclaimers** regarding historical credit score data.

General Information:

- For the most up-to-date information regarding the Credit Score Models and Reports Initiative, please refer to our website for the Partner Playbook, the FHFA Fact Sheet, and FAQs.
- The population for each data file includes loans in the Single-Family (SF LLD), Credit Risk Transfer (CRT), and Mortgage-Backed Securities (MBS) disclosure datasets but is limited to loans originated from 2013 to September 30, 2025.
- Loans with no credit score or insufficient underlying credit repository information have been excluded from the dataset.
- This historical FICO Score 10T data only contains scores for up to two borrowers.
- This dataset includes FICO Score 10T calculated using:
    - the current tri-merge calculation (middle/lower/lowest),
    - the new tri-merge calculation (average/average), and
    - the possible combinations of the new bi-merge calculation (average/average).
- In general, the current loan representative tri-merge (middle/lower/lowest) score is calculated as follows:
    - For each borrower, select the middle of three credit repository scores or the lower of two credit repository scores.
    - Then, select the lowest credit score across all borrowers on the loan.
- For the loan representative tri-merge (average/average) score:
    - For each borrower, calculate the average of the three credit repository scores.
    - Then, calculate the average score across all borrowers.
- For the loan representative bi-merge (average/average) score:

    - For each borrower, calculate the average of the two credit repository scores from these repository combinations: Experian/Equifax, Experian/TransUnion, and Equifax/TransUnion.
    - Then, calculate the average score across all borrowers.
    - The resulting three representative scores for each credit repository combination will be sorted and disclosed from lowest to highest.
- Please reference the Appendix for examples of the different calculation methods.
- File layouts and other technical details for each data file are provided on the following pages. Each file is a pipe-delimited text file and contains a header row.

Log-in Information:

- Access to the historical credit score files is available on the Freddie Mac Credit Score Models webpage.
- To obtain access to the historical files, users must register through a webpage hosted by Finsight Group, Inc. and accept the Terms and Conditions.

Single-Family Loan-Level Dataset (SF LLD) File Format

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Notes
SFLLD-01	Origination Quarter	The loan origination year and quarter.	String	YYYYQn	6	n = origination quarter
SFLLD-02	Loan Identifier	The unique designation assigned to the loan by the issuer as represented in the SF LLD disclosures.	String	PYYQnXXXXXXX	12	For the loan identifier, ‘P’ represents F for FRM or A for ARM. ‘YYQn’ represents the origination year and quarter. The XXXXXXX represents randomly assigned digits.
SFLLD-03	FICO Score 10T Current Method	The FICO Score 10T Indicator Score determined using the GSEs' “Tri-Merge, Middle/Lower/Lowest” methodology.	Numeric	300-850	4	Field header = FICO10T_Current Method
SFLLD-04	FICO Score 10T Tri-Merge	The FICO Score 10T Indicator Score determined using the "Tri-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_TriMerge
SFLLD-05	FICO Score 10T Bi-Merge Lowest	The lowest FICO Score 10T Indicator Score determined using the "Bi-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_BiMerge_Lowest
SFLLD-06	FICO Score 10T Bi-Merge Median	The median FICO Score 10T Indicator Score determined using the "Bi-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_BiMerge_Median
SFLLD-07	FICO Score 10T Bi-Merge Highest	The highest FICO Score 10T Indicator Score determined using the "Bi-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_BiMerge_Highest

Credit Risk Transfer (CRT) File Format

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Notes
CRT-01	Deal Name	The unique designation assigned to the deal by the issuer.	String		6	
CRT-02	Loan Identifier	The unique designation assigned to the loan by the issuer, as represented in the CRT loan level disclosures.	String		12	
CRT-03	FICO Score 10T Current Method	The FICO Score 10T Indicator Score determined using the GSEs' "Tri-Merge, Middle/Lower/Lowest" methodology.	Numeric	300-850	4	Field header = FICO10T_Current Method
CRT-04	FICO Score 10T Tri-Merge	The FICO Score 10T Indicator Score determined using the "Tri-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_TriMerge
CRT-05	FICO Score 10T Bi-Merge Lowest	The lowest FICO Score 10T Indicator Score determined using the "Bi-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_BiMerge_Lowest
CRT-06	FICO Score 10T Bi-Merge Median	The median FICO Score 10T Indicator Score determined using the "Bi-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_BiMerge_Median
CRT-07	FICO Score 10T Bi-Merge Highest	The highest FICO Score 10T Indicator Score determined using the "Bi-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_BiMerge_Highest

Mortgage-Backed Securities (MBS) File Format

ID	Attribute Name	Attribute Definition	Data Type	Format	Max Length	Notes
MBS-01	Prefix	The designation assigned by the issuer denoting the type of the loan and the security.	String		3	
MBS-02	Security Identifier	The unique designation assigned to the security by the issuer.	String		6	
MBS-03	Issue Date	The date on which the security was issued.	Date	MMDDCCYY	8	Day value will be set to '01'.
MBS-04	Loan Identifier	The unique designation assigned to the loan by the issuer, as represented in the MBS loan level disclosures.	String		12	
MBS-05	FICO Score 10T Current Method	The FICO Score 10T Indicator Score determined using the GSEs' "Tri-Merge, Middle/Lower/Lowest" methodology.	Numeric	300-850	4	Field header = FICO10T_Current Method
MBS-06	FICO Score 10T Tri-Merge	The FICO Score 10T Indicator Score determined using the "Tri-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_TriMerge
MBS-07	FICO Score 10T Bi-Merge Lowest	The lowest FICO Score 10T Indicator Score determined using the "Bi-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_BiMerge_Lowest
MBS-08	FICO Score 10T Bi-Merge Median	The median FICO Score 10T Indicator Score determined using the "Bi-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_BiMerge_Median
MBS-09	FICO Score 10T Bi-Merge Highest	The highest FICO Score 10T Indicator Score determined using the "Bi-Merge, Average-then-Average" methodology.	Numeric	300-850	4	Field header = FICO10T_BiMerge_Highest

Appendix: Historical Credit Score Calculation Examples

Step 1: Calculate Borrower Credit Score Options based on FICO Score 10T

Borrowers	Loan Identifier	Bureau 1	Bureau 2	Bureau 3	Current Median/Lower of Bureaus	Tri-Merge Average of 3 Bureaus	Bi-Merge Average of Bureau 1 & 2	Bi-Merge Average of Bureau 2 & 3	Bi-Merge Average of Bureau 1 & 3
Borrower 1	Loan 1	700	710	720	710	710	705	715	710
Borrower 2		680	685	695	685	687	683	690	688
Borrower 1	Loan 2	740	745	N/A	740	743	743	745	740
Borrower 2		775	780	N/A	775	778	778	780	775
Borrower 1	Loan 3	640	660	670	660	657	650	665	655
Borrower 1	Loan 4	N/A	660	670	660	665	660	665	670
Borrower 1	Loan 5	740	755	N/A	740	748	748	755	740
Borrower 2		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Step 2: Calculate Loan Credit Score Options based on FICO Score 10T

Loan Identifier	Current Median/Lower of Bureaus then Lowest of Borrowers	Tri-Merge Average of 3 Bureaus then Average of Borrowers	Bi-Merge Average of Bureau 1 & 2 then Average of Borrowers	Bi-Merge Average of Bureau 2 & 3 then Average of Borrowers	Bi-Merge Average of Bureau 1 & 3 then Average of Borrowers
Loan 1	685	699	694	703	699
Loan 2	740	761	761	763	758
Loan 3	660	657	650	665	655
Loan 4	660	665	660	665	670
Loan 5	740	748	748	755	740

Step 3: Sort Bi-Merge Loan Options from lowest to highest for FICO Score 10T historical credit score file.

Loan Identifier	FICO 10T Current Method	FICO 10T Tri-Merge	FICO 10T Bi-Merge Lowest	FICO 10T Bi-Merge Median	FICO 10T Bi-Merge Highest
Loan 1	685	699	694	699	703
Loan 2	740	761	758	761	763
Loan 3	660	657	650	655	665
Loan 4	660	665	660	665	670
Loan 5	740	748	740	748	755