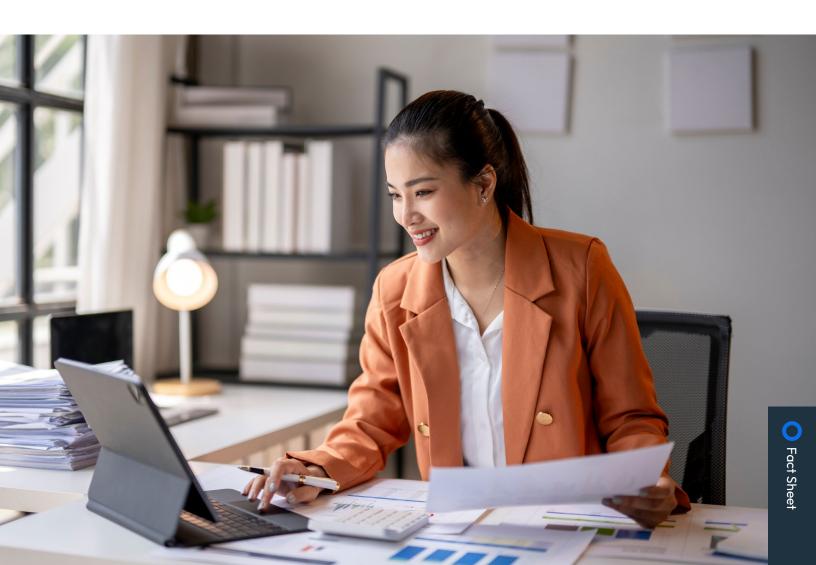


# FICO® Score 10T for mortgage originators

## Lead with the most predictive FICO® Score powered by trended data

- **Expand homeownership and grow volume** with up to a 5% increase in approvals compared to prior versions, without incremental risk.
- Maximize gain on sale and profitability while optimizing pricing through enhanced revenue and expense forecasting.
- Gain a stronger-performing loan portfolio and mitigate credit risk by reducing delinquencies up to 17% at a cutoff of ~680 over prior FICO® Score versions.
- Explore the value of FICO® Score 10T. Receive FICO Score 10T along with your current score at no additional charge from FICO.\*

For further information, please contact us at <a href="mailto:ficoscoreinfo@fico.com">ficoscoreinfo@fico.com</a>



## FICO® Score 10T mortgage originations hypothetical portfolio illustration

This example shows \$518,492 of potential net revenue gain using FICO® Score 10T versus Classic FICO® Score, taking into consideration the following assumptions:

- A hypothetical originations portfolio with an application volume of \$1 and a pull-through rate of 60% using Classic FICO<sup>®</sup> Score.
- Lenders may see an additional 5% approval using FICO® Score 10T, equating to a 63% pull-through rate, when maintaining the same level of risk and score cutoff.
- Average loan size of \$325,000 and an average gain on sale of \$15,000.
- Origination cost per unit of \$11,000 for Classic FICO® Score and \$10,923 for FICO® Score 10T.

	Current strategy using Classic FICO® Score	New strategy using FICO® Score 10T
Application volume (hypothetical)	\$1,000,000,000	
Pull-through rate at score assuming same score cutoff and similar level of risk	60%	63%
Funded volume (based on pull-through rate)	\$600,000,000	\$630,000,000
Funded units (assuming \$325k average loan size)	1,846	1,938
Average gain on sale (assumptions based on industry averages)	\$15,000	
Average origination cost per unit	(\$11,000)	(\$10,923)
Total gain on sale on funded units	\$27,692,308	\$29,076,923
Total cost on funded units	(\$20,307,692)	(\$21,173,815)
Net revenue	\$7,384,615	\$7,903,108
Gain in revenue using FICO® Score 10T instead of Classic FICO® Score	\$518,492	

NOTE: These numbers are for illustrative purposes; actual results will vary based on lender's portfolio.

### FICO® Score 10T improvement over Classic FICO® Score

	Relative reduction in default rate	Relative increase in approval rate
All mortgage originations	17%	5%
Conventional mortgage originations	14%	4%
FHA mortgage originations	20%	26%
VA mortgage originations	17%	10%
Jumbo mortgage originations	8%	2%
HELOC originations	9%	2%

#### Enhance your mortgage originations strategy with FICO

Our Mortgage and Capital Markets experts can help you minimize risks and maximize your profitability with our advanced credit risk tools.

#### Connect with us at ficoscoreinfo@fico.com





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