

# Top 10 reasons to migrate to FICO® Score 10T

The FHFA validated and approved FICO® Score 10T for use by Fannie Mae and Freddie Mac, two government-sponsored enterprises that guarantee most of the mortgages made in the US.

FICO® Score 10T outperforms all prior FICO Scores by using both traditional and trended credit bureau data, providing lenders with enhanced tools to predict and manage credit risk. It also maintains a strong focus on compliance and user experience, just like all FICO® Scores.

