Underwriting Bulletin

MGIC

#03-2026 Sept. 14, 2026

Announcing alignment with the Agencies' expanded VantageScore 4.0 availability

MGIC is fully aligned with the Agencies' recently announced expansion of **VantageScore® 4.0**. All MGIC Master Policyholders may submit loans with VantageScore 4.0 credit scores for mortgage insurance.

Submissions must:

- Identify the credit score model used for the transaction. If not provided, you are representing the model to be Classic FICO®
- Use the same credit score model for all borrowers on the loan

We encourage customers to work with their loan origination system (LOS) and technology providers to ensure credit score model identification is included in the loan data submitted to MGIC.

MGIC Loan Center will be updated in October 2026 to support this enhancement.

All loans remain eligible for both delegated and non-delegated mortgage insurance submission.

For more information:

- Contact your MGIC representative, mgic.com/contact
- Contact Customer Service, customer_service@mgic.com or 1-800-424-6442
- See our Underwriting Guide, mgic.com/guide
- Visit Portfolio Playbook™ to learn more about our suite of mortgage solutions to help you expand your reach and protect your portfolio