

Accessing VantageScore® 4.0 Historical Credit Score Files and Related Loan Performance Datasets

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This job aid aims to streamline your experience locating and accessing the Historical Credit Score data files associated with VantageScore 4.0 and related loan performance datasets.

Useful Links:

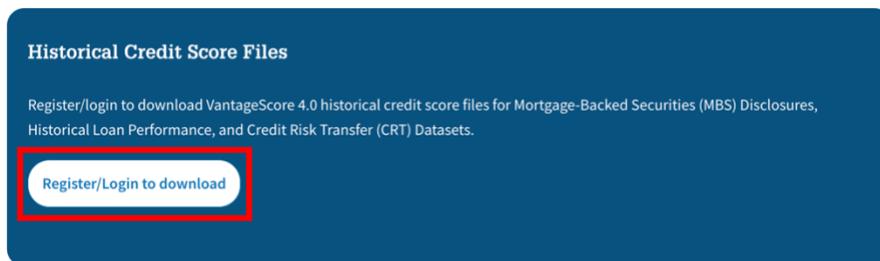
- [Historical Credit Score Files](#) **NEW**
- [Credit Score Models and Reports Initiative](#)
- [Partner Playbook](#)

Accessing the Historical VantageScore 4.0 Credit Score Files

On the Historical Credit Score Files page, you'll find three data files containing anonymous historical credit scores based on VantageScore 4.0, starting with January 2013 originations. These files include various calculated credit scores based on the VantageScore data from the three credit bureaus.

Steps:

1. Visit the [Historical Credit Scores Files](#) page
2. In the blue box click on the "Register/Login to Download" link.



3. Users will need to accept the [terms and conditions](#) before accessing the data as part of the login process. Choose your login path:
 - **Existing Users:** May use their Data Dynamics credentials to log in to access the files.
 - **New users:** Follow "New User? Register Now!" instructions.

For registration issues contact Fannie Mae Support Center at 800-2FANNIE (800-232-6643)

NOTE: Technical advisors cannot recommend or answer questions on how to use the VantageScore 4.0 data.

4. Once you are logged in, the historical credit score files will be available for download as shown below:



Download Historical Credit Score Files

VantageScore 4.0

- [VantageScore 4.0 Historical Scores for Mortgage-Backed Securities \(MBS\) Disclosures >](#)
- [VantageScore 4.0 Historical Scores for Historical Loan Performance Dataset >](#)
- [VantageScore 4.0 Historical Scores for Credit Risk Transfer \(CRT\) Dataset >](#)

Note: Due to the file size (10M+ records), files are meant to be consumed by advanced analytics programs.

Accessing the Disclosure Datasets

On the Historical Credit Score Files page, scroll to the bottom until you reach a section labeled “Sample Files and Glossary and File Layouts”. In this section you will see links to more information and resources for the MBS Disclosures, Historical Loan Performance, and Credit Risk Transfer (CRT) Datasets. To access the associated performance datasets, you will need to login to either PoolTalk® (MBS Disclosures) or Data Dynamics® (CRT and Historical Loan Performance).

1) MBS Disclosures Dataset

To download loan and pool level statistics for MBS securities, please follow the steps below to access them in PoolTalk.

Steps:

1. In the MBS Disclosures Dataset box click on “Access the MBS the MBS Disclosures Dataset (available in PoolTalk).”
2. Within Pooltalk , Click “Login” in the upper right corner.
 - a. **New Users:** Click “Create New Account” - complete the registration form and accept the terms and conditions. Users will receive a verification email to complete their registration.

NOTE: The registration setup is separate from other Fannie Mae applications.
3. Access the “Resources” tab, select “Data Collections.”
 - a. Select “MBS Monthly Loan Level” from the monthly report dropdown menu.
 - i. The MBS Monthly File contains active loans that were issued since January 2013. The monthly loan level files are available back to June 2019.
 - b. Select “MBS Month-end Loan Level file” from the issuance report dropdown menu.
 - i. The MBS Month-end File contains loans that were issued in given month. The month-end file loan level files are available back to June 2019.



- c. Select “FNM_FICOClassic_Historical_File” from the Miscellaneous section.
 - i. The Classic FICO historical file contains the disclosed credit score for all active and inactive loans included in the VantageScore 4.0 historical file for MBS.
 - d. The MBS Monthly Loan Level and MBS Month-end Loan Level file formats are identical. The file formats can be found under the Resources > Learning Center in Pooltalk
4. Download the desired file zip files.
 5. To cross reference to the VantageScore 4.0 historical credit scores, use the loan identifier and security identifier.

2) Historical Loan Performance Dataset

This Loan performance data is for a subset of single-family mortgage loans to help promote a better understanding of the credit performance of our loans (source data available in Data Dynamics).

Steps:

1. In the Historical Loan Performance Dataset box within “Access the Single-Family’s Historical Loan Performance Dataset (available in Data Dynamics).”
2. Click “Access the Data” in the Related Links Section to log in to Data Dynamics
3. **New Users:** Click “New user? Register now!” and follow the registration steps.
4. Once in the “Historical Loan Credit Performance Data” screen, click “DOWNLOAD DATA” from the menu on the left side.
5. Select the appropriate file under Quarterly Single-Family Loan Performance (Primary) Dataset.

NOTE: The Historical Credit Score file “Acquisition Quarter” attribute will identify which specific “quarterly” dataset file the corresponding loan information is in (see [example](#)).

6. Reference the [SF Glossary and Layout](#) for definitions of the data elements.
7. To cross reference to the VantageScore 4.0 historical credit scores, use the Loan Identifier and Acquisition Quarter.

3) Credit Risk Transfer (CRT) Dataset

This dataset is the deal issuance and performance data for Connecticut Avenue Securities® (CAS) and Credit Insurance Risk Transfer™ (CIRT™) transactions (source data available in Data Dynamics).

Steps:

1. In the CRT Dataset box click on “Access the CRT Dataset (available in Data Dynamics).”
2. Navigate down to Data Dynamics section and click “Sign up today” to login into Data Dynamics.
3. **New Users:** Click “New user? Register now!” and follow the registration steps.



4. Select CIRT from the Data Dynamics menu. If menu doesn't appear, click the 9-box icon on right side below the Data Dynamics header. Click on the CAS Single-Family Connecticut Avenue Securities (CAS) tile (for the CAS dataset) OR CIRT Single-Family Credit Insurance Risk Transfer (CIRT) tile (for the CIRT dataset).
5. Click "DOWNLOAD DATA" from the menu on the left side.
6. Select the applicable period for the desired files.
7. Reference the [CRT Glossary and Layout](#) for definitions of the data elements.
8. To cross reference to the VantageScore 4.0 historical credit scores, use the Loan Identifier and Deal Number (Name).