

# Dual Credit Score Self-Audit Worksheet

Understand how lenders really see your credit scores—today and tomorrow.

## Section 1: FICO Mortgage Scores (What Lenders Use Now)

Most lenders today rely on older FICO models (2, 4, 5). Use this section to calculate the 'middle score' that will most likely decide your loan terms.

Credit Bureau	My Score	Notes (errors, discrepancies?)
Experian (FICO 2)		
Equifax (FICO 5)		
TransUnion (FICO 4)		

My Middle FICO Score: \_\_\_\_\_

## Section 2: VantageScore 4.0 (What Lenders Will Use Next)

The FHFA has approved VantageScore 4.0 for future mortgages. Most lenders still use FICO today, but tracking VantageScore can help you prepare for what's coming.

Credit Bureau	My VantageScore 4.0	Notes (rent, utilities, trended data)
Experian		
Equifax		
TransUnion		

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## Compare With FICO:

Look for differences: Is your VantageScore higher or lower than your FICO middle score? What factors (e.g., rent reporting, trending balances, thin file) might explain it?


## When to Use What

- If you're applying today: Focus on your middle FICO score—it's still what most lenders use.
- If you're applying in the next 12–24 months: Track both FICO and VantageScore. Ask your lender which model they're using.
- If you're a first-time buyer with limited credit history: Pay attention to VantageScore—it may benefit you once adoption ramps up.

**Pro Tip:** Always ask your loan officer which score model they are using and what score they currently show for you.