Why Your Credit Karma Score Isn't Your Mortgage Score

The score in your app can be 20–60+ points different from the score lenders use. VantageScore vs. mortgage FICO, why the gap exists, and how to plan around it.

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It's one of the most awkward moments in lending. A buyer says, "my credit is 720 — I checked this morning." We pull the mortgage report… and it's 668. Nobody lied. They're just **different scoring systems** — and knowing the difference before you shop saves real disappointment.

Two Different Rulers

Credit Karma and most banking apps show **VantageScore 3.0 or 4.0** — a modern model, genuinely useful for tracking habits. Mortgage lenders are required to use specific **classic FICO models**: FICO 2 (Experian), FICO 5 (Equifax), and FICO 4 (TransUnion). These models are older and weigh things differently — they can be tougher on short credit history, recent inquiries, and high card balances.

Same data, different math. Gaps of **20–60+ points in either direction** are routine.

And It's the MIDDLE Score That Counts

Mortgage lenders pull all three FICO scores and use the **middle one** — not the average, not the best. With two borrowers, most programs use the *lower* of the two middle scores. So a couple where one spouse has a 748 and the other a 655 prices as a 655 loan.

> **Sometimes one borrower should sit out.** If one spouse's score is dragging the pricing down and the other's income qualifies alone, applying solo can mean a meaningfully better rate. The lower-score spouse can still be on the title (ownership) without being on the loan. This is exactly the kind of strategy call we make together.

Why the Models Disagree

Factor	App score (Vantage)	Mortgage FICO
Short credit history	More forgiving	Less forgiving
Medical collections	Largely ignored	Newer FICOs ignore; classic models may not
Card utilization	Big factor	Big factor — but snapshot timing differs
Rent reporting services	Often included	Usually invisible to classic models

That last row matters if you're building credit with rent-reporting apps: it helps the app score more than the mortgage score. (On ITIN and alternative-credit programs, though, rent history counts directly — a different door entirely.)

How to Use This, Practically

1. **Keep using your app** — for trends. If your Vantage score is climbing, your FICO usually is too. It's the level, not the direction, that differs.
2. **Don't buy points furniture with your app score.** Rate pricing changes at FICO bands (620, 640, 660, 680, 700, 720, 740, 760). Whether your real middle score is 678 or 682 changes your rate — and your app can't tell you which side you're on.
3. **Get the real pull before big decisions.** A mortgage pre-approval shows your actual tri-merge scores — one inquiry, small temporary effect, and multiple mortgage pulls in the shopping window count as roughly one.
4. **Pay cards down before the pull, not after.** Utilization is a snapshot — balances reported on statement dates. Paying a card to below 10–30% a few weeks before applying can move your FICO fast.

> A buyer's app showed 705, but her mortgage middle score came back 682 — two points under the 680 pricing band. The fix: she paid a $2,900 card balance down to $300, we re-pulled with a rapid rescore, and her middle score landed at 704. Same buyer, same month — noticeably better rate.

The Bottom Line

Your app score is a compass; the mortgage FICO is the map the lender actually reads. Before you set your heart on a rate or a price range, let's pull the real numbers and — if they're not where you want them — build the plan from our *How to Build Credit* guide. In English, Portuguese, or Spanish.

Let's Talk About Your Mortgage

Our team serves you in English, Portuguese, and Spanish — no cost, no obligation.

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