Understanding VantageScore

What is VantageScore?

VantageScore is a consumer credit scoring model, jointly developed by the three major credit bureaus: Equifax, Experian, and TransUnion. Like FICO, it distills a borrower's credit history into a single three-digit number lenders can use to gauge repayment risk. Scores range from 300 to 850, with higher scores reflecting stronger credit histories.

How It's Calculated

VantageScore weighs several categories of credit behavior, most heavily:

- Payment history — whether bills and debts have been paid on time
- Credit utilization — how much available credit is currently in use
- Credit age and mix — length of credit history and variety of account types
- Total balances and recent behavior — outstanding debt and recent credit activity
- New credit — recently opened accounts or hard inquiries

Score Ranges

Score Range	Rating
781-850	Excellent
661-780	Good
601-660	Fair
500-600	Poor
300-499	Very Poor

Why It Matters for Submissions

Effective August 8, 2026, our term loans and lines of credit require a minimum VantageScore of 575. A VantageScore below this minimum indicates a credit profile that falls outside our current in-house risk tolerance.

Questions about how this applies to a specific deal? Reach out to your advisor, we're happy to walk through it with you.