



# WHOLESALE ANNOUNCEMENT 2025-35

May 8, 2025

## Freddie Mac Updates

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### Effective Date

Effective for Freddie Mac Income Calculator submissions and Loan Product Advisor submissions and resubmission on or after May 11, 2025

### Update:

#### **Freddie Mac Income Calculator**

- Freddie Mac is introducing a new income assessment tool, the Freddie Mac Income Calculator, designed to assist Sellers in determining the Borrower's stable monthly income. Eligible income includes employed earnings using paystub(s) and W-2 data and self-employed income using tax returns or tax transcript data. The Freddie Mac Income Calculator may provide relief from enforcement of certain income representations and warranties. Eligibility for income representation and warranty relief will be reflected on the Freddie Mac Income Calculator Certificate or the Feedback Certificate if submitted to Loan Product Advisor.

**Should you have any questions, please reach out to your Account Executive or Client Manager**