



# WHOLESALE ANNOUNCEMENT 2026-64

June 18, 2026

## Freddie Mac Update

### Effective Date

Effective Immediately

### Update:

#### **Automated income assessments**

Freddie Mac has updated the Freddie Mac Income Calculator and Loan Product Advisor® automated income assessments by:

- Eliminating the requirement to retain the Freddie Mac Income Calculator Certificate in the Mortgage file when Loan Product Advisor returns an income representation and warranty relief result of “Eligible” or “Partial”
- Specifying that the method to calculate income by Freddie Mac’s automated assessment tools may differ from Guide-prescribed methods
- Requiring Sellers to retain in the Mortgage file only the income documentation indicated on the Last Feedback Certificate or last Freddie Mac Income Calculator Certificate, as applicable, in lieu of other Guide-prescribed income documentation
- Expanding eligible earnings when using employed income data to include earnings for Borrowers employed by a family member or other interested party for automated assessments using Loan Product Advisor

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



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