

# AIM\* for Income Using Employment Data

\*Asset and income modeler (AIM)

## Loan Product Advisor: *Run with Opportunity!*

*Leverage digital technology capabilities with AIM for income using employment data!*

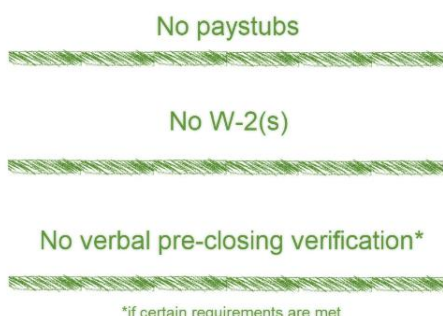
and...

*... it just got better!*

We've **expanded** the capability to provide representation and warranty relief eligibility related to the borrower's **current employment**.

Loan Product Advisor® (LPA®) asset and income modeler (AIM) is Freddie Mac's solution for automating the manual processes of assessing borrower assets and income. This reference provides information and instructions for lenders seeking to leverage AIM using income and employment data to streamline your processes and assess for income and employment representation and warranty relief eligibility.

**If eligible...**



Lenders leveraging LPA digital capabilities may decrease origination costs and reduce loan production cycle times.

## How it Works

***It's easy!***

Simply **obtain** a verification report, **submit** the loan to LPA, **review** the income and employment representation and warranty relief **eligibility messages** returned on the Feedback Certificate.



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[Freddie Mac Learning](#)



## New to AIM?



### No problem...

check out our [AIM webpage](#) to learn more about how to **automate** the borrower asset and income assessment and **connect** to Freddie Mac verified third-party service providers and the AIM-related services they provide to **simplify** your underwriting.

**NOTE:** Freddie Mac does not endorse, or make any representations or warranties to lenders regarding, any service provider. Each lender is solely responsible for the decision of whether to engage a given provider, and on what terms, and for ensuring that the providers it engages have in place and maintain controls, processes, and procedures that satisfy the lender's business, operational, risk, legal and regulatory requirements.

Continue to learn more about the eligibility requirements and insights into the results returned on the LPA Feedback Certificate.

Table of Contents	Pages
Introduction	<a href="#">PG 3</a>
Eligibility Requirements	<a href="#">PG 4</a>
Reviewing the LPA Feedback Certificate	<a href="#">PG 7</a>
Additional Resources	<a href="#">PG 14</a>

This resource has been updated to coincide with changes to requirements to AIM using employment data. These recent changes include:

### Revision History

LPA v6.0 Update	The Feedback Certificate has been enhanced to speed your consumption of essential information by: <ul style="list-style-type: none"><li>Improving the layout to prioritize actionable information</li><li>Reducing the number of pages returned</li><li>Updating labels to align with the Uniform Residential Loan Application (URLA) and industry terms</li><li>Standardizing feedback messages to make them easier to read</li><li>Replacing Stylesheets with an easier-to-use PDF file</li></ul>
<a href="#">Guide Bulletin 2025-3</a>	<b>March 2025:</b> To improve the ease of use of our Guide, Chapter 5901 has been refactored to enhance readability and relocated to Section 5303.4. Applicable Guide Sections have been updated throughout this resource.
Loan Advisor Single sign-on portal	Effective January 25, 2025, Loan Advisor portal will merge with Freddie Mac Gateway portal. References to Loan Advisor in this resource have been updated to reflect Freddie Mac Gateway where applicable.

**Note:** Vertical revision bars " | " are used in the margin of this reference to highlight these new requirements and significant changes.



## Introduction to AIM Using Employed Income Data

AIM using employed income data is an LPA capability that assesses a borrower's employed income data using a report from third-party service providers (the "service provider").

The income data can help you automate your income calculations and determine if borrower income verification requirements are met on conventional loans. Results from the assessment are displayed on the Loan Product Advisor Feedback Certificate.

This approach provides operational efficiencies through system-driven optimization of the collection and assessment of data relating to borrower's income and it allows for potential relief from Freddie Mac's enforcement of certain selling representations and warranties related to the accuracy of the income calculation related to eligible income types and accuracy and integrity of the data represented on the verification report. In addition, automated employment assessment with LPA provides Sellers with the option to use LPA to assess for representation and warranty relief eligibility for the borrower's current employment using the same report. Refer to the [Income Representation and Warranty Relief Results](#) section in this resource.



AIM for income using employment data with digitized paystubs and W-2s is another tool for your digital toolkit. Integration with AIM Check API is required to leverage this capability. Submit the report ID and data sourced directly from the borrower's paystub(s) and W-2 form(s) to the API to obtain an early view of the income calculation before you submit a full application into LPA. When you subsequently include the report ID with your LPA submission, LPA will assess the data submitted via the API for potential representation and warranty relief eligibility for the income calculation. For more information on using digitized paystubs and W-2 data refer to the [AIM for Income Using Employment Data with Digitized Paystubs and W-2s](#) job aid.

**This resource focuses on using an income verification report from a service provider.**



## Eligibility Requirements

To take advantage of AIM using employed income data and potential relief from Freddie Mac's enforcement of certain selling reps and warranties related to the borrower's income and employment, the loan must be submitted to LPA and meet the requirements summarized below. For complete requirements, refer to [Guide Section 5303.4](#).

General Eligibility Requirements	
Topic	Requirement
Eligible Products	Conventional mortgages
Loan Purpose	<ul style="list-style-type: none"><li>▪ Purchase</li><li>▪ Refinance</li></ul>
<b>Eligible Income Types</b> <i>(As described in Guide Section <a href="#">5303.4(b)</a>)</i>	<p>The following income types are eligible for AIM:</p> <ul style="list-style-type: none"><li>▪ Base non-fluctuating and base fluctuating hourly employment earnings</li><li>▪ The following additional fluctuating employment earnings:<ul style="list-style-type: none"><li>○ Overtime income</li><li>○ Bonus income</li><li>○ Commission income</li></ul></li></ul> <p>The following employment earnings are <b>not</b> eligible for income or employment representation and warranty relief:</p> <ul style="list-style-type: none"><li>▪ Military pay</li><li>▪ Earnings with the following employment/income characteristics:<ul style="list-style-type: none"><li>○ Earnings of a borrower employed by a family member, the property seller, real estate broker or other interested party to the transaction</li><li>○ Employed income from foreign sources</li><li>○ Income reported on Internal Revenue Service (IRS) Form 1099</li><li>○ Borrowers with business ownership interest(s) less than 25%</li></ul></li></ul> <p><b>Note:</b> Income — such as self-employed income, rental income, alimony, child support, etc. — that cannot be assessed with this capability will not be eligible for income rep and warranty relief; however, the income type may still be used as qualifying income provided it is documented and verified in accordance with the Guide.</p>



Topic	Requirement
<b>Underwriting Requirements</b> <i>(Guide Section <a href="#">5303.4(c)</a> )</i>	<p>For mortgages where LPA has determined that the borrower's employed income data is sufficient to calculate income, the following are required:</p> <ul style="list-style-type: none"><li>▪ All employed income data must be in U.S. dollars.</li><li>▪ You must confirm that the information on the verification report is for the correct borrower and employer.</li><li>▪ If the borrower took a temporary leave of absence, as of the date of the verification report, the borrower must have returned to work.</li><li>▪ You must have no knowledge, information or documentation that contradicts an expectation that the income will continue for at least the next three years..</li><li>▪ The method used to obtain the verification report must be an automated process where the verification report provider accesses the data directly from an authorized electronic database of employer-provided information.</li></ul> <p><b>Tips:</b></p> <p>After you receive the report(s), review the information and address any inconsistent or contradictory information between the report(s) and the mortgage file. <i>For example:</i></p> <ul style="list-style-type: none"><li>✓ Does the borrower's identifying information match the loan application (employee name, SSN, address)?</li><li>✓ Do the employer and dates of employment match the loan application?</li><li>✓ Does the borrower's income type match the loan application?</li><li>✓ Does the borrower's payment frequency match the loan application?</li><li>✓ Is the borrower's income amount consistent with the amount disclosed on the loan application?</li></ul>
<b>Loan Product Advisor Data Entry</b>	<p>Income must be entered by income type for each borrower for LPA to make an accurate assessment. Enter the borrower's gross monthly income amount used to underwrite the loan.</p> <ul style="list-style-type: none"><li>▪ For <b>system-to-system (S2S) integration</b> users:<ul style="list-style-type: none"><li>○ From your system, provide the Report ID and submit the loan to LPA to begin the assessment. LPA sends a request to the service provider based on the applicable information provided.</li></ul></li><li>▪ For <b>direct access</b> users accessing LPA through Freddie Mac Gateway portal provide the Report ID:<ul style="list-style-type: none"><li>○ On the Request Services Metro Stop select the <b>Request Verification Report</b> check box, the <b>Borrower</b>, and <b>Verification Company</b> and enter the <b>Reissue ID/Report ID</b> located on the service provider's income verification report. Click <b>Add Request</b>, and once all applicable data has been entered, click <b>Submit</b>.</li></ul></li></ul>



Topic	Requirement
<b>Loan Product Advisor Data Entry</b> ( <i>cont'd</i> )	<p>The service provider must match the information provided in the request to release the report data to LPA.</p> <p>If a match <u>is</u> made, LPA receives the report and completes an analysis on the income and current employment as a part of its assessment. Income is derived on an income component-level (base, bonus, commission and overtime) basis. If a match <u>isn't</u> made, you will receive a message indicating LPA was unable to process the report for an individual borrower.</p>
<b>Loan Product Advisor Results</b> ( <i>Guide Section <a href="#">5303.4(d)</a></i> )	<p>You must:</p> <ul style="list-style-type: none"><li>Receive an LPA Accept Risk Class</li><li>Submit the most current version of the employed income data to LPA used to underwrite the mortgage. If you obtain an updated report, you must resubmit the employed income data to LPA.</li></ul> <p><b>Note:</b> LPA submits a request to the service provider on every submission, however, new data will not be returned unless you order a new report. For example, if the borrower received a raise and you want LPA to consider the raise in its assessment, you need to order a new income verification report and resubmit to LPA.</p> <ul style="list-style-type: none"><li>Investigate and resolve any inconsistent or contradictory information between the report, information contained in Form 65 and the mortgage file, and if applicable, resubmit to LPA with the correct information.</li><li>Review Assessment Summary section, Income R&amp;W Relief shield indicator and the feedback messages returned in the <b><i>Employment and Income Messages</i></b> section of the LPA Feedback Certificate. To understand the messages returned in the results, refer to the <b>Reviewing the LPA Feedback Certificate: Income and Employment Representation and Warranty Relief</b> section.</li></ul>
<b>Income Documentation</b> ( <i>Guide Section <a href="#">5303.4(d)(iii) and (f)</a></i> )	<p>For a mortgage that receives either an “Eligible” or “Partial” income representation and warranty relief feedback message and a feedback message that <b>no further documentation is required for the income</b> reflected on the report, for <a href="#">eligible income types</a> the verification report is acceptable documentation.</p> <ul style="list-style-type: none"><li>Maintain the verification report in the mortgage file.</li><li>IRS Form 4506-C: <b>Not</b> required if:<ul style="list-style-type: none"><li><b>All</b> the income of a borrower is from an <a href="#">eligible income type</a> and is <b>on the report</b>.</li></ul></li></ul>
<b>Age of Documentation</b> ( <i>Guide Section <a href="#">5102.4</a></i> )	<p>The expiration date of the verification report is reflected on the Last Feedback Certificate.</p> <p>*Note Date or Effective Date of Permanent Financing for Construction Conversion and Renovation Mortgages.</p>



## Reviewing the LPA Feedback Certificate

### *Income and Employment Representation and Warranty Relief Results*

LPA assesses the eligible income types and returns one of the following income representation and warranty results on the feedback certificate using an “Income R&W Relief” indicator of: Eligible, Partial, Not Eligible, or Unavailable in the **Assessment Summary** section of the LPA Feedback Certificate. The **Employment and Income Messages** section of the LPA Feedback Certificate provides messaging associated with the eligibility for income representation and warranty relief and representation and warranty relief for the borrower’s current employment. Review the messages and reconcile them against the information with the employed income data.

To obtain relief, the data on the last complete LPA Feedback Certificate must be consistent with the data delivered to Freddie Mac.

Terms and Feedback Certificate Example: Eligible	
<b>Income Representation and Warranty Relief Eligibility:</b> <ul style="list-style-type: none"><li>✓ Indicator (a green shield): <b>Eligible</b></li></ul> <b>Loan-level</b> representation and warranty relief (Message FEI0030). <ul style="list-style-type: none"><li>✓ Feedback message: <b>Eligible</b> (FEI0224) is returned</li></ul>	<b>All</b> income assessed and used for qualification purposes is from an <a href="#">eligible income type</a> (s) and receives <b>income</b> representation and warranty relief for the accuracy of the <b>income calculation</b> on the verification report and the accuracy and <b>integrity of the data</b> represented on the verification report.



## Terms and Feedback Certificate Example: Eligible (cont'd)

### Employment Representation and Warranty Relief Eligibility:

- ✓ Indicator (a green shield): **Eligible**
- ✓ Feedback message: **Eligible** (FEI0324) is returned

**Note:** Assessed at the individual borrower and employment level.

**Eligible** for employment representation and warranty relief for the borrower's current employment and the accuracy and integrity of the data represented on the verification report if the Note Date is on or before the close-by date reflected in the feedback message. If the Note Date will be after the close-by date, resubmit to LPA with updated employment data. Refer to the [Updating the Employment Data](#) section. Contact your service provider for available options to update the report. [AIM Service Providers webpage](#).



### Benefit: No further documentation

✓ **No paystubs**

✓ **No W-2s**

✓ **No preclosing verification\***

\*If certain requirements are met



Loan Product Advisor® | Feedback Certificate

### Assessment Summary

BORROWER NAME

MARY FREDDIE

### Affordable Product Information

AREA MEDIAN INCOME

\$73,500.00

AREA MEDIAN INCOME (%)

277.97%

### Assessment Summary

RISK CLASS

✓ **ACCEPT**

PURCHASE ELIGIBILITY

✓ **ELIGIBLE**

Eligible for income rep and warranty relief at the loan-level

NUMBER OF SUBMISSIONS

01

### Representation & Warranty Relief

COLLATERAL

✗ **NOT ELIGIBLE** | Desktop Appraisal

INCOME

✓ **ELIGIBLE** | [Income Details](#)

EMPLOYMENT

✓ **ELIGIBLE** | [Employment Details](#)

ASSET

✓ **ELIGIBLE** | [Asset Details](#)

### Employment and Income Messages

CODE MESSAGE

FEI0030 The loan is eligible for loan-level income representation and warranty relief.

FEI0224 MARY FREDDIE's submitted <Employer Name> income of \$9,170.82 is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using [ ] report dated 7/29/2024 expires 11/26/2024; the report must be retained in the loan file. No further documentation is required for this income.



FEI0324 MARY FREDDIE's employment at <Employer Name> is relieved of representations and warranties for the borrower's current employment and the integrity of the data if the loan is closed on or before 8/12/2024. The third-party report [ ] must be retained in the loan file. If the loan does not close by 8/12/2024, resubmit with updated employment data.

Borrower's income source is an eligible income type reported on the income report and assessed by LPA which is sufficient to support the loan.

Representation and warranty relief message for the borrower's current employment





Terms and Feedback Certificate Example: Partial	
<b>Income Representation and Warranty Relief Eligibility</b> <ul style="list-style-type: none"><li>✓ <b>Indicator</b> (an orange shield): <b>Partial</b></li></ul> <b>Partial</b> representation and warranty relief (Message FEI0295) <ul style="list-style-type: none"><li>✓ Feedback message: <b>Eligible</b> (FEI0224) is returned</li></ul>	<b>Multiple</b> sources of income are used for qualification purposes, however, representation and warranty relief is received <b>only for</b> <a href="#">eligible income type(s)</a> on the verification report and accuracy and integrity of the data represented on the verification report.
<b>Employment Representation and Warranty Relief Eligibility</b> <ul style="list-style-type: none"><li>✓ Indicator (a green shield): <b>Eligible</b></li><li>✓ Feedback message: <b>Eligible</b> (FEI0324) is returned</li></ul> Note: Assessed at the individual borrower and employment level.	<b>Eligible</b> for employment representation and warranty relief related to the borrower's <b>current employment</b> and the accuracy and integrity of the data represented on the verification report if the Note Date is on or before the close-by date reflected in the feedback message. If the Note Date will be after the close-by date, resubmit to LPA with updated employment data. Refer to the <a href="#">Updating the Employment Data</a> section. Contact your service provider for available options to update the report. <a href="#">AIM Service Providers webpage</a> .
 <b>Benefit: No further documentation</b> <ul style="list-style-type: none"><li>✓ <b>No paystubs</b></li><li>✓ <b>No W-2s</b></li><li>✓ <b>No preclosing verification*</b></li></ul> <p>*If certain requirements are met</p>	
<div><div> <b>Loan Product Advisor®</b>   Feedback Certificate</div><div><div><b>Assessment Summary</b></div><div><div><b>BORROWER NAME</b> ANDY FREDDIE</div><div><b>RISK CLASS</b> ACCEPT</div><div><b>Representation &amp; Warranty Relief</b> COLLATERAL NOT ELIGIBLE   Desktop Appraisal</div></div><div><div><b>PURCHASE ELIGIBILITY</b> ELIGIBLE</div><div><b>INCOME</b> PARTIAL   <a href="#">Income Details</a></div></div><div><div><b>Affordable Product Information</b> AREA MEDIAN INCOME 277.97%</div><div><b>NUMBER OF SUBMISSIONS</b> AB496736 01</div><div><b>EMPLOYMENT</b> ELIGIBLE   <a href="#">Employment Details</a></div><div><b>ASSET</b> ELIGIBLE   <a href="#">Asset Details</a></div></div></div><div>Eligible for partial income rep and warranty relief.</div></div>	



## Employment and Income Messages

CODE	MESSAGE
FEI0295	The loan is eligible for partial income representation and warranty relief.
FEI0224	Andy Freddie's submitted <Employer Name> income of \$6,000.00 is relieved of representations and warranties for the accuracy of the income calculation and the integrity of data. This income was assessed using [REDACTED] report dated 7/29/2024 expires 11/26/2024; the report must be retained in the loan file. No further documentation is required for this income.
FEI0324	Andy Freddie's employment at <Employer Name> is relieved of representations and warranties for the borrower's current employment and the integrity of the data if the loan is closed on or before 8/12/2024. The third-party report [REDACTED] must be retained in the loan file. If the loan does not close by 8/12/2024, resubmit with updated employment data.  Dividend or interest income for Andy Freddie must be supported by signed, complete individual federal tax returns for the most recent two-year period OR year-end asset account statements for the most recent two years evidencing all dividend and interest income for each year for the income producing asset(s). Evidence of sufficient assets to support the qualifying income is required.

Partial income representation and warranty relief received for the eligible income type documented on a report is eligible for income rep and warranty relief, as long as, the other income is documented per the Guide.

Representation and warranty relief message for the borrower's employment

### Terms and Feedback Certificate Example: Not Eligible

#### Income Representation and Warranty Relief Eligibility

- ✓ Indicator (a red shield): **Not Eligible**

Not eligible for income representation and warranty relief (Message FEI0029)

- ✓ Feedback message: **Not Eligible** (FEI0029)

You are **not** eligible for relief from enforcement of representations and warranties related to the borrower's income. Review additional messages for the reason the income is not eligible. The income must be verified and documented as required by the Guide.

#### Employment Representation and Warranty Relief Eligibility

- ✓ Indicator (a green shield): **Eligible**
- ✓ Feedback message: **Eligible** (FEI0324) is returned.

Note: Assessed at the individual borrower and employment level.

**Eligible** for employment representation and warranty relief related to the borrower's **current employment** and the accuracy and integrity of the data represented on the verification report if the **Note Date is on or before the close-by date** reflected in the feedback message. If the Note Date will be after the close-by date, resubmit to LPA with updated employment data. Refer to the [Updating the Employment Data](#) section.

Contact your service provider for available options to update the report. [AIM Service Providers webpage](#).

**Note:** You are not required to receive eligibility for income representation and warranty relief to receive eligibility for the borrower's current employment representation and warranty relief.



## Benefit: No pre-closing verification



Loan Product Advisor® Feedback Certificate

### Assessment Summary

BORROWER NAME  
SONNY FREDDIE

#### Affordable Product Information

AREA MEDIAN INCOME  
\$73,500.00

AREA MEDIAN INCOME (%)  
277.97%

#### Assessment Summary

RISK CLASS  
✓ ACCEPT

PURCHASE ELIGIBILITY  
✓ ELIGIBLE

LP KEY NUMBER

NUMBER OF SUBMISSIONS  
01

#### Representation & Warranty Relief

COLLATERAL  
✓ ELIGIBLE ACE

INCOME  
✗ NOT ELIGIBLE [Income Details](#)

EMPLOYMENT  
✓ ELIGIBLE [Employment Details](#)

ASSET  
✗ NOT ELIGIBLE [Asset Details](#)

## Terms and Feedback Certificate Example (Not Eligible cont'd)

Not Eligible for income representation and warranty relief

### Income Messages

However, **eligible** for representation and warranty relief related to the borrower's **current employment**

- FEI0029 The loan is not eligible for income representation and warranty relief.
- FEI0324 SONNY FREDDIE's employment at <Employer Name> is relieved of representations and warranties for the borrower's current employment and the integrity of the data if the loan is closed on or before 8/16/2024. The third-party report [ ] must be retained in the loan file. If the loan does not close by 8/16/2024, resubmit with updated employment data.
- FEI0298 Unable to offer income representation and warranty relief for SONNY FREDDIE's income at <Employer Name>. The derived \$2,166.67 based on data from the provider is insufficient [ ].
- FEI0034 SONNY FREDDIE is required to sign IRS Form 4506 no later than the Note Date. The form must be retained in the loan file.
- FEI0069 Base non-fluctuating earnings or fluctuating hourly earnings for SONNY FREDDIE must be supported by either a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, or a written VOE documenting all YTD earnings and earnings for the most recent calendar year.
- FEI0079 Military income for SONNY FREDDIE must be supported by a YTD Leave and Earnings Statement, W2 for the most recent calendar year and a 10-day pre-closing verification (10-day PCV), OR a written VOE documenting all YTD earnings and the earnings for the most recent calendar year (including current monthly fixed entitlement amount(s) and type(s), if applicable), and a 10-day PCV.

Document income per the Guide.



## Terms and Feedback Certificate Example: Caution

### Risk Class: Caution

#### Income Representation and Warranty Relief Eligibility

- ✓ **Indicator** (a red shield): **Not Eligible**

Not eligible for income representation and warranty relief

- ✓ **Feedback messages:** **Not Eligible** (FEI0029 and FEI0031)

Caution loans are **not** eligible for relief from enforcement of representations and warranties related to the borrower's income. The income must be verified and documented as required by the Guide.

#### Employment Representation and Warranty Relief Eligibility

- ✓ **Indicator** (a red shield): **Not Eligible**
- ✓ Employment representation and warranty feedback message is **not** returned.

Caution loans are **not eligible** for representation and warranty relief related to the borrower's current employment. However, in this example, the verification report can still be used to meet the 10-day pre-closing verification if the Note Date is on or before the 'close-by date' (Message Code FEI0326), but you do not receive representation and warranty relief for the borrower's current employment.

If the Note Date will be after the close-by date, you may resubmit to LPA with updated employment data.

#### Assessment Summary

BORROWER NAME  
MARY FREDDIE

#### Affordable Product Information

AREA MEDIAN INCOME    AREA MEDIAN INCOME (%)  
\$152,900.00    177.38%

#### Assessment Summary

RISK CLASS

CAUTION

PURCHASE ELIGIBILITY

INELIGIBLE

LP KEY NUMBER

NUMBER OF SUBMISSIONS

01

#### Representation & Warranty Relief

COLLATERAL

NOT ELIGIBLE Traditional Appraisal

INCOME

NOT ELIGIBLE [Income Details](#)

EMPLOYMENT

NOT ELIGIBLE [Employment Details](#)

ASSET

NOT ELIGIBLE [Asset Details](#)

### Employment and Income Messages

CODE	MESSAGE
FEI0029	The loan is not eligible for income representation and warranty relief.
FEI0031	Caution loans are not eligible for income representation and warranty relief.
FEI0326	JOHN FREDDIE's employment at <Employer Name> was assessed using data from the provider [REDACTED]. The 10-day pre-closing verification (10-day PCV) requirement is met if the Note Date is on or before 8/16/2024.
FEI0298	Unable to offer income representation and warranty relief for JOHN FREDDIE's income at <Employer Name>. The derived \$2,166.67 based on data from the provider is insufficient [REDACTED].
FEI0034	JOHN FREDDIE is required to sign IRS Form 4506 no later than the Note Date. The form must be retained in the loan file.
FEI0069	Base non-fluctuating earnings or fluctuating hourly earnings for JOHN FREDDIE must be supported by either a YTD paystub documenting all YTD earnings and W-2(s) for the most recent calendar year, or a written VOE documenting all YTD earnings and earnings for the most recent calendar year.



Incomplete Response	
<b>'Incomplete'</b> indicator (shield): Unable to assess for Income representation and warranty relief.	LPA was unable to assess the borrower's income. This could be due to missing or incomplete information or a system being down.  You are not eligible for relief from enforcement of representations and warranties related to the borrower's income. The income must be verified and documented as required by the Guide.

### Additional Information: Employment Assessment Representation and Warranty Eligibility:



For additional reasons for receiving a **not eligible** for representation and warranty relief related to **the borrower's current employment**, refer to the [LPA Feedback Messages Matrix](#).

### Updating the Employment Data

To maintain employment representation and warranty relief for the borrower's current employment, the Note Date must be on or before the "close-by date" returned on the feedback certificate. If the Note Date will be after the close-by date, updated employment data must be obtained and resubmitted to LPA to obtain employment representation and warranty relief.

Report Type	Information Provided
<i>If,</i>	<i>Then,</i>
You <b>refresh</b> the report and resubmit to LPA	<ul style="list-style-type: none"><li>LPA will reassess for income representation and warranty relief eligibility based on the updated data in the report.</li></ul>
You order an employment-only (payroll) report to only verify current employment and resubmit to LPA	<ul style="list-style-type: none"><li>LPA will not reassess for income representation and warranty relief.</li></ul>
Note: Refer to our AIM Service Providers <a href="#">webpage</a> for information on service providers and types of reports.	



## Where to Get Help



For questions related to the automated income and employment assessment, please contact your Freddie Mac representative or Freddie Mac's Customer Support Center at 800-FREDDIE. Also, visit **the Asset & Income Modeler (AIM)** [web page](#). For questions related to your service provider's system, contact your respective Freddie Mac representative.

## Resources:



The [Power of One: Automate the Employment Verification webinar](#)

[Close Loans with Confidence: Income and Employment Representation and Warranty Eligibility Online Reference Tool](#)

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