

Freddie Mac Income Calculator Feedback Messages

Updated December 2025



Income Calculation and R&W Relief Summary Messages

Message Text
Sellers are relieved of representation and warranty for the accuracy of the income calculation for Calculated Monthly Income amount(s) identified as Eligible.
Sellers are relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis for Calculated Monthly Income amount(s) identified as Eligible.
Seller is responsible for confirming the paystub is dated no more than 120 calendar days before the note date per Guide Section 5102.4 and retaining the paystubs and W-2's in the loan file.
Application Received Date is required for submission to Loan Product Advisor to comply with documentation requirements.
The Calculated Monthly Income amount(s) may not be sufficient for the loan to receive a Risk Class of Accept in Loan Product Advisor.
Calculations different from the amount(s) reflected on this certificate may be used as qualifying income if supported in accordance with the Freddie Mac Single-Family Seller/Service Guide.
The Freddie Mac Income Calculator only assesses eligibility for relief from enforcement of certain representations and warranties and does not assess eligibility for sale to Freddie Mac.

Income Calculation Breakdown Messages

Message Text
Fluctuating income could not be calculated due to insufficient income history based on the employment start date.
Income not calculated because pay frequency was not determined. Ensure the 2 most recent paystubs are provided.
Income not calculated because ~TaxReturnDescription~ was not provided. (TaxReturnDescription: 2025 K-1; 2025 11-20S, etc)
Income not calculated because less than two years of tax data history was provided.
Income not calculated because tax returns were filed on a fiscal year basis.
Income not calculated because of ~IncomeFluctuationAmount%~ income fluctuation.
Income not calculated because quick ratio is ~QuickRatio~ and K1 distribution is ~K1Distribution~.
Income not calculated because quick ratio is ~QuickRatio~.
Income not calculated due to the combination of income fluctuation of ~IncomeFluctuationAmount%~, gross sales fluctuation of ~GrossSalesFluctuation%~ and gross profit fluctuation of ~GrossProfitFluctuation%~.



<p>~NumberOfTaxYears~ year(s) of tax data used due to ~IncomeFluctuationAmount%~ income fluctuation.</p> <p>NumberOfTaxYears = (one or two)</p>
<p>The Freddie Mac Income Calculator is unable to assess total self-employed income due to a combination of risk factors.</p> <p>(N/A Scenario; rare)</p>
<p>To retain income representation and warranty relief, obtain a 'No Record' result from the IRS for the ~TaxTranscriptYear~ tax transcript.</p>
<p>To retain income representation and warranty relief for any S Corporation and/or Partnership, obtain evidence of business tax filing extension (e.g., IRS Form 7004) and a 'No Record' result from the IRS for ~TaxTranscriptYear~ business tax transcript.</p>
<p>Income not calculated because personal tax liability analysis does not support continued income stability.</p>
<p>Income not calculated because personal tax liability analysis does not support continued income stability. For reconsideration, resubmit with complete ~TaxReturnYears~ tax returns.</p>
<p>Income not calculated because of a decrease in income between current and previous employments.</p>
<p>Income not calculated because of length of gap between current and previous employments.</p>
<p>Income not calculated because of insufficient current employment history.</p>
<p>Income not calculated because of insufficient total employment history.</p>
<p>Income not calculated because <<year>> paystub is missing for previous employment.</p>
<p>Income not calculated because previous employment history cannot be used when there are multiple current employments.</p>
<p>Income not calculated because of insufficient income history based on employment start date.</p>
<p>Income not calculated because of too much fluctuation.</p>
<p>Income not calculated because <<year>> paystub is missing for previous employment.</p>
<p>Income not calculated because of too much fluctuation in additional earnings (i.e. bonus, commission, overtime).</p>
<p>Income not calculated because an income document is missing for <year>.</p>
<p>Rental Income for <<Submitted Property Address>> was calculated based on Fair Rental Days of <<FairRentalDays>>. To retain income representation and warranty relief eligibility, provide documentation to support that the property was out of service due to significant repairs or renovation and confirm the repair expense is reported on the Schedule E, and/or that the property was purchased or converted to a rental property in the prior calendar year, in accordance with Section 5306.2.</p>
<p>Unable to assess rental income because Fair Rental Days was entered as 0.</p>
<p>Mortgages secured by investment properties must be submitted to Loan Product Advisor and receive a Risk Class of Accept for sale to Freddie Mac.</p>

To launch the Freddie Mac Income Calculator, [click here](#).

