Loan Product Advisor®

October 2026 Release Notes

Written Verification of Employment (VOE) Enhancement

Effective October 4, 2026

You now have more options for sourcing income documentation. *Single-Family Seller/Servicer Guide* (Guide) Bulletin 2026-12 announced that written VOE has been added as eligible documentation for an automated income assessment to determine representation and warranty relief (R&W) eligibility for the income calculation accuracy. Effective October 4, 2026, the Freddie Mac Income Calculator graphical user interface (GUI) will support using a written VOE.

We're updating income calculator feedback messages to support this update as well as Loan Product Advisor® (LPA®) feedback messages for situations where you submit income calculations to LPA using a written VOE.

Eligible Income from Interested Party Expansion

Effective October 4, 2026

Guide Bulletin 2026-7 announced that income from borrowers employed by a family member or other interested party is eligible for income assessment with the Freddie Mac Income Calculator. The calculator currently limits income eligibility for interested parties. We'll remove this limitation to support the policy change.