

Loan Product Advisor® (LPA®) Feedback Message Updates

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Freddie Mac Income Calculator Message Updates

Effective June 28, 2026

We're adding new and revising existing messages to support updates in *Single-Family Seller/Service Guide 2026-7* and the launch of the Freddie Mac Income Calculator API.

The new application programming interface (API) lets you submit digitized paystubs, W-2s, tax returns and tax transcripts to receive income calculations and potential representation and warranty (R&W) relief eligibility with minimal data submitted to LPA. Submitted data can also be retrieved in LPA, helping streamline your workflow. Message updates related to the API communicate when data from the income calculator API was used for R&W relief eligibility, as well as actionable next steps for Sellers.

For more details about integrating with the API, contact your Freddie Mac representative.

New Messages

Message Code	New Message Text
FEI0364	~BorrowerFullName~'s submitted self-employed income of \$~CurrentSelfEmploymentMonthlyIncomeAmount~ is relieved of representations and warranties for the accuracy of the income calculation, the business review and analysis and the integrity of the data. Income assessment based on tax data from the Freddie Mac Income Calculator [Identification Number: ~ThirdPartyReportIdentifier~]. Provide all tax documentation.
FEI0365	~BorrowerFullName~'s submitted self-employed income of \$~CurrentSelfEmploymentMonthlyIncomeAmount~ from ~BusinessName~ ~LegalEntityType~ is relieved of representations and warranties for the accuracy of the income calculation, the business review and analysis and the integrity of the data. Income assessment based on tax data from the Freddie Mac Income Calculator [Identification Number: ~ThirdPartyReportIdentifier~]. Provide all tax documentation.
FEI0366	The submitted rental income/loss result for ~SubmittedPropertyAddress~ of ~SubmittedIncomeAmount~ is relieved of income representation and warranty for the accuracy of the income calculation and the integrity of the data. Income assessment based on tax data submitted to the Freddie Mac Income Calculator [Identification Number: ~ThirdPartyReportIdentifier~]. Provide all tax documentation.



Revised Messages

Message Code	Existing Message Text	New Message Text
FEI0318	Unable to assess <<BorrowerFullName>>'s income at <<DerivedEmployerName>> based on paystub and W2 data from the provider using [<<PSW2VendorNameAndReportID>>]. No base income was submitted.	Unable to assess <<BorrowerFullName>>'s income at <<DerivedEmployerName>> based on paystub and W2 data from the provider using [<<PSW2VendorNameAndReportID>>]. No base income present on paystub and is required for calculation.
FEI0339	~BorrowerFullName~'s submitted self-employed income of \$~CurrentSelfEmploymentMonthlyIncomeAmount~ is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on tax data from the Freddie Mac Income Calculator [Identification Number: ~ThirdPartyReportIdentifier~]. Provide the Freddie Mac Income Calculator Certificate and all tax documentation.	~BorrowerFullName~'s submitted self-employed income of \$~CurrentSelfEmploymentMonthlyIncomeAmount~ is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on tax data from the Freddie Mac Income Calculator [Identification Number: ~ThirdPartyReportIdentifier~]. Provide all tax documentation.
FEI0350	The submitted rental income/loss result for ~SubmittedPropertyAddress~ of ~SubmittedIncomeAmount~ is relieved of income representation and warranty for the accuracy of the income calculation. Income assessment based on tax data submitted to the Freddie Mac Income Calculator [Identification Number: ~ThirdPartyReportIdentifier~]. Provide the Freddie Mac Income Calculator Certificate and tax data.	The submitted rental income/loss result for ~SubmittedPropertyAddress~ of ~SubmittedIncomeAmount~ is relieved of income representation and warranty for the accuracy of the income calculation. Income assessment based on tax data submitted to the Freddie Mac Income Calculator [Identification Number: ~ThirdPartyReportIdentifier~]. Provide all tax documentation.
FEI0347	~BorrowerFullName~'s submitted self-employed income of \$~CurrentSelfEmploymentMonthlyIncomeAmount~ from ~BusinessName~ ~LegalEntityType~ is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on tax data from the Freddie Mac Income Calculator [Identification Number: ~ThirdPartyReportIdentifier~]. Provide the Freddie Mac Income Calculator Certificate and all tax documentation.	~BorrowerFullName~'s submitted self-employed income of \$~CurrentSelfEmploymentMonthlyIncomeAmount~ from ~BusinessName~ ~LegalEntityType~ is relieved of representations and warranties for the accuracy of the income calculation and the business review and analysis. Income assessment based on tax data from the Freddie Mac Income Calculator [Identification Number: ~ThirdPartyReportIdentifier~]. Provide all tax documentation.
FEI0312	<<BorrowerFullName>>'s submitted <<SubmittedEmployerFullName>> income of \$<<SubmittedIncomeAmount>> is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the provider using the [<<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>>] data. Based on the paystub date of <<ThirdPartyPaystubDate>>, the expiration of	<<BorrowerFullName>>'s submitted <<SubmittedEmployerFullName>> income of \$<<SubmittedIncomeAmount>> is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the provider using the [<<ThirdPartyServiceProviderName>>: <<ThirdPartyReportIdentifier>>] data. Based on the paystub date of <<ThirdPartyPaystubDate>>, the expiration of the paystub is <<ThirdPartyPaystubAndW2ExpirationDate>>. Retain



Message Code	Existing Message Text	New Message Text
	<p>the paystub is <<ThirdPartyPaystubAndW2ExpirationDate>>. 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. No further documentation is required for this income.</p>	<p>the paystubs and W-2's in the loan file. No further documentation is required for this income.</p>
FEI0338	<p><<BorrowerFullName>>'s submitted <<SubmittedEmployerFullName>> income of <<SubmittedIncomeAmount>> is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. Based on the paystub date of <<ThirdPartyPaystubDate>>, the expiration of the paystub is <<ThirdPartyPaystubAndW2ExpirationDate>>. Paystubs, W-2s and Freddie Mac Income Calculator Certificate are required in the loan file. No further documentation is required for this income.</p>	<p><<BorrowerFullName>>'s submitted <<SubmittedEmployerFullName>> income of <<SubmittedIncomeAmount>> is relieved of representation and warranty for the accuracy of the income calculation. This income was assessed based on paystub and W-2 data from the Freddie Mac Income Calculator [Identification Number: <<ThirdPartyReportIdentifier>>]. Based on the paystub date of <<ThirdPartyPaystubDate>>, the expiration of the paystub is <<ThirdPartyPaystubAndW2ExpirationDate>>. Paystubs and W-2s are required in the loan file. No further documentation is required for this income.</p>