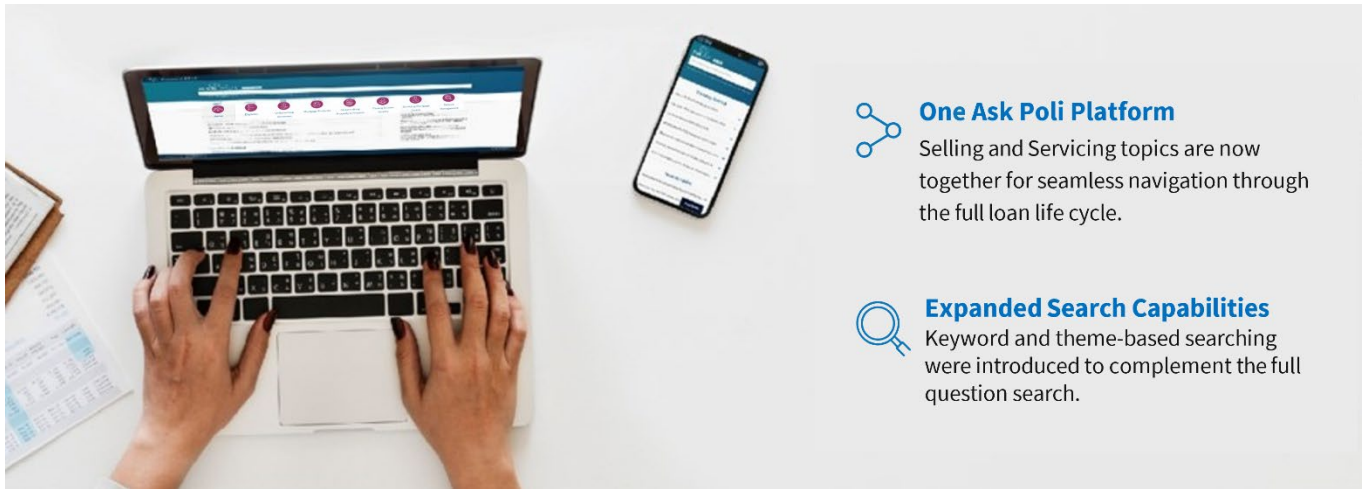


How to Use Ask Poli: Helpful Hints and Tips



One Ask Poli Platform

Selling and Servicing topics are now together for seamless navigation through the full loan life cycle.



Expanded Search Capabilities

Keyword and theme-based searching were introduced to complement the full question search.

Note: The preferred default browser for Ask Poli is Google Chrome 

Ask Poli is an intelligent business tool that helps Fannie Mae's approved sellers and servicers answer policy-related questions with fast and reliable information straight from the source.

Ask Poli also gets smarter each time you search. It combines technology and human assistance to learn how you conduct your search and speed up its response. Real people see your questions, read your feedback, and fine-tune the search tool to enhance your experience.

Read on to get helpful information on the below topics:

- [General Information](#)
- [Types of Content](#)
- [Using the Search Bar](#)
- [Using the Navigational Icons](#)
- [Direct Guide Access](#)
- [Other Features](#)

General Information

- **One Ask Poli:** Selling and Servicing policy-related content are together on one Ask Poli platform. The navigational **icons** (shown below) represent the phases in the mortgage loan life cycle. **Use them to browse selling and servicing policy answers.**
- **Search Functionality:** Use keyword(s) and theme-based searching or ask a question in your own words to find the information you need.
- **Optimized Guide Navigation:** Easily navigate the *Selling* or *Servicing Guide* using the table of contents. Drill down by Part, Subpart, or Chapter.

New Navigational Icons



Content in Ask Poli

Ask Poli searches more than just content from the Guides. Ask Poli provides an intelligent and intuitive search and navigation experience, connecting you to the most relevant information.

- ***Selling Guide*** (Parts A thru E) and ***Servicing Guide*** (Parts A thru F).
- **Selling and Servicing Guide Communications** – Lender Letters, Announcements, and Notices.
- **FAQs** – Contain multiple Q&As for a specific theme.
- **Individual Q&As** – Curated directly from the Guides or other published resources based on trending customer queries.
- **Other Helpful Sources** – Job aids, matrices, fact sheets, product user guides, and more...

Getting Answers in Ask Poli

There are several ways to get answers to your policy questions: search, navigate to content, or easily access the Guides.


1. Search: Use the search bar to enter a question like, "*How do I calculate rental income?*" or keyword(s) like, "*accessory dwelling unit*". From there, either


- select from the autocomplete suggestions right under the search bar, or
- press "**Enter**" for a more robust list of article results to choose from.

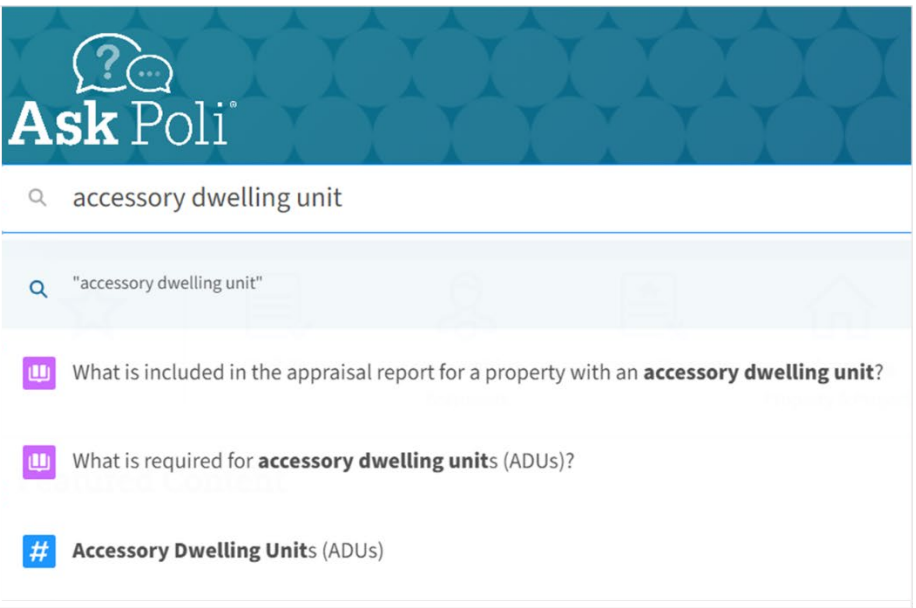
See the examples below for more details.

Search Example 1. Let Ask Poli predict the answer you need. Autocomplete suggestions appear under the search bar. You can select a **specific article title** or choose to display a **list of article results** related to your search theme.

Enter a question, keyword(s), or theme-based query in the search bar – autocomplete suggestions will populate as shown below

Choose  to display a **specific** article

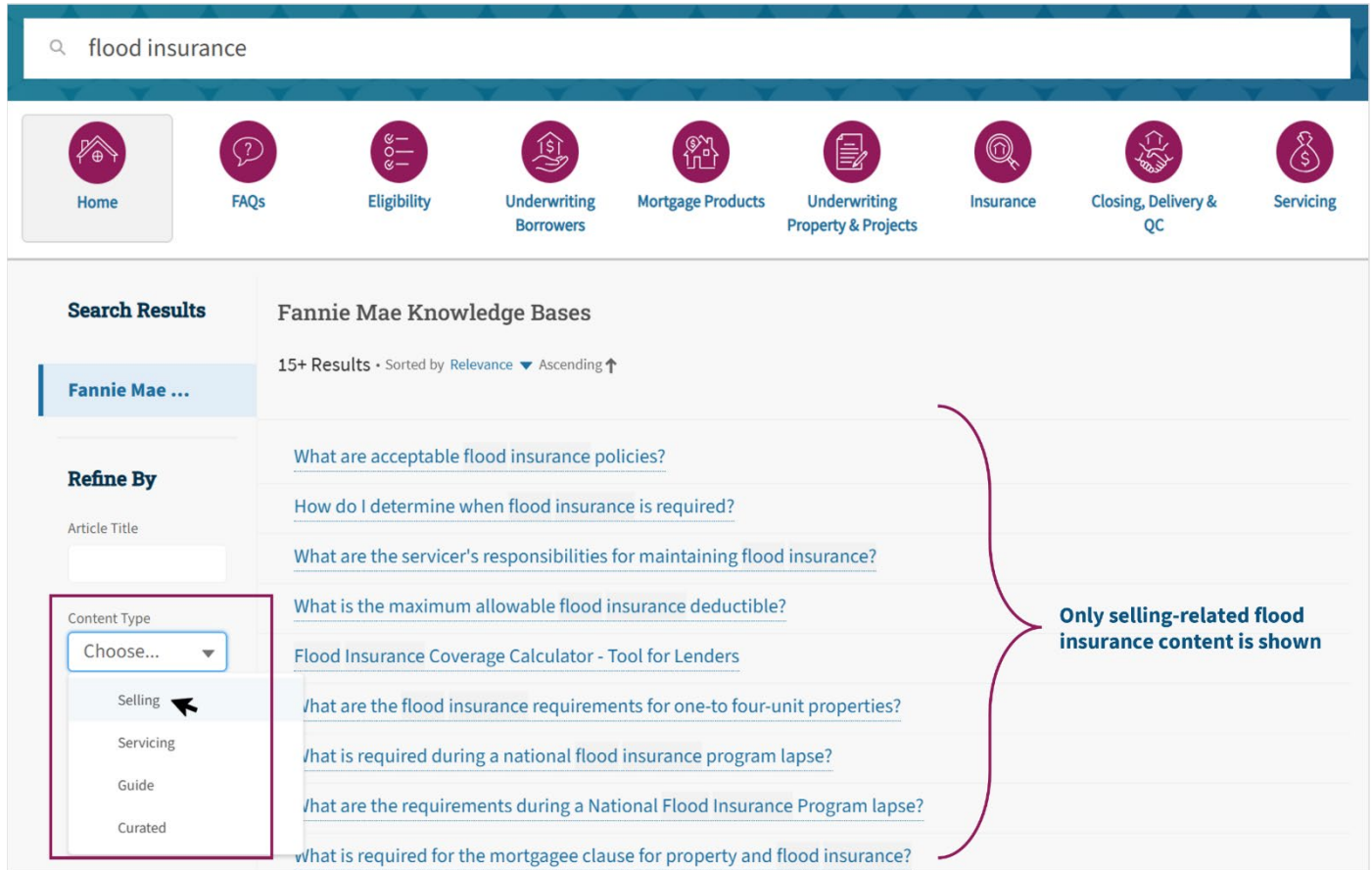
Choose  to display a **list** of articles related to your search theme



Search Example 2. Press "Enter" to display a more robust list of results.

Refine the list to filter by **Content Type**.

- "Selling" or "Servicing" displays either all selling-related or servicing-related content.
- "Guide" displays *only* Guide topics.
- "Curated" displays *only* curated content (FAQs, individual Q&As, and other sources).



✓ **Pro Tip:** For Guide topics to appear higher in your search results, enter the Guide Part letter first (Part A, B, C, etc.) and then your search query. For example, instead of just searching for **rental income**, search **B rental Income** which puts the *Selling Guide* topic **B3-3.8-01, Rental Income** higher in the list of search results!


2. Navigate: Use the icons and the Browse menu on the left to drill down to the desired content.

The screenshot illustrates the navigation process. On the left, a vertical breadcrumb trail is shown with five steps: 1 Underwriting Borrowers, 2 Income Assessment, 3 Rental Income, 4 Calculating Rental Income or Loss, and 5 List of Related Articles. Each step is connected by a downward arrow. The main content area on the right shows the 'Underwriting Borrowers' section, with a sub-section for 'Income Assessment' and a list of related articles. The articles include topics like 'What is required when purchasing a new principal residence...' and 'How do I determine the amount of rental income...'. A 'Load More' button is located at the bottom of the article list.


3. Access the Guides: Drill down to a specific Chapter or Guide Topic using the Table of Contents.

Guide Resources

Explore the Fannie Mae Guides using the Table of Contents



Selling Guide



Servicing Guide

Browse Selling Guide

Copyright Notice And Preface (Selling Guide)

Part A: Doing Business With Fannie Mae (Selling Guide)











Part B: Origination Through Closing

Subpart B1: Loan Application Package

Subpart B2: Eligibility

Subpart B3: Underwriting Borrowers

- Chapter B3-1: Manual Underwriting
- Chapter B3-2: Desktop Underwriter (DU)
- **Chapter B3-3: Income Assessment**
 - Section B3-3.1: General Income Requirements
 - Section B3-3.2: Requirements for Employment-Related Income
 - Section B3-3.3: Sources of Employment-Related Income

-  [B3-3.1-01, General Income Information \(03/04/2026\)](#)
-  [B3-3.1-02, Tax Return and Transcript Documentation Requirements \(03/04/2026\)](#) NEW
-  [B3-3.1-03, Income Calculator \(03/04/2026\)](#) NEW
-  [B3-3.1-04, Verbal Verification of Employment \(03/04/2026\)](#) NEW
-  [B3-3.2-01, Standards for Employment and Income Documentation \(03/04/2026\)](#) NEW
-  [B3-3.2-02, Standards for Employment-Related Income \(03/04/2026\)](#) NEW
-  [B3-3.3-01, Base Income \(03/04/2026\)](#) NEW
-  [B3-3.3-02, Bonus, Commission, Overtime, and Tip Income \(03/04/2026\)](#) NEW
-  [B3-3.3-03, Employment Offers or Contracts \(03/04/2026\)](#) NEW
-  [B3-3.3-04, Housing \(Parsonage\) and Automobile Allowances \(03/04/2026\)](#) NEW

[Load More](#)

Other Helpful Features

- **Share** the article via email (provides a link) or **print** the answer directly from your browser.
- **Save** an article and view a **History** of your recently viewed articles and search terms.
- Be sure to review "**Featured**" and "**Trending**" content on the Ask Poli landing page. **Featured Content** highlights either new or recently updated questions and **Trending Content** displays the most popular questions and Guide topics.
- Article tags indicate if an article is **New** or **Updated**.
- Leverage "**Related Articles**" to explore more content associated with your search query.
- **Share your thoughts** - we value your feedback! Simply indicate thumbs up or down if the article was helpful. **Have more to say?** When downvoting an article, use the drop-down menu prompts to provide more information.

[Print, Email, or Save the Article](#)

[View Saved Articles, Article History, and Search Term History](#)

[Article History](#)

[Search Term History](#)

[View Related Articles](#)

[Provide Textual Feedback on Thumbs Down Votes](#)

[Article Helpful?](#)

[View FAQs: Rental Income](#)

Help us refine our content. Was this article helpful?

What is required when using a lease agreement, Form 1007, or Form 1025 to calculate rental income?

Lease Agreements, Form 1007, or Form 1025

When current lease agreements or market rents reported on Form 1007 or Form 1025 are used, the lender must calculate the rental income by multiplying the gross monthly rent(s) by 75%. (This is referred to as "Monthly Market Rent" on the Form 1007.) The remaining 25% of the gross rent will be absorbed by vacancy losses and ongoing maintenance expenses.

When using a lease agreement, the lease agreement amount must be supported by

- Form 1007 or Form 1025, as applicable, or
- evidence the terms of the lease have gone into effect. Evidence must include a minimum of:
 - two months consecutive bank statements or electronic transfers of rental payments for existing lease agreements, or
 - copies of the security deposit and first full month's rent check with proof of deposit for newly executed agreements.

For complete topic details, see B3-3.8-01, Rental Income.

For more FAQs related to Rental Income, click the button below.

Feedback

* Select the option below that best describes your feedback on this article

- Relevant, but did not answer my question
- Not relevant to my question
- Hard to find
- Contains error
- Other

Your Recent Articles

Saved History

What is required when using a lease agreement, Form 1007, or Form 1025 to calculate rental income?

B7-3-02, Property Insurance Requirements for One-to Four-Unit Properties (02/07/2024)

What are general property insurance coverage requirements for one-to four-unit properties?

View More

Related Articles

Can Form 1007 be used in lieu of a lease agreement to document rental income on a recently acquired non-subject property? 911

How is rental income evaluated for properties reported through a partnership or S corporation? 6.1K

Can a lease agreement be used to document rental income when converting a primary residence to an investment property? 3.51K