



Income Calculator Release Notes

January 16, 2026

Tax Year 2025 Forms Now Available

Fannie Mae has updated the Income Calculator web interface to enable evaluation of federal income tax return data for tax year 2025. Customers accessing Income Calculator through our integrated [Technology Service Providers](#) should confirm availability with their provider.

Income Calculator is an easy-to-use Fannie Mae-hosted service that leverages tax return data to quickly calculate income for borrowers who are self-employed, are business owners or have rental properties consistent with Fannie Mae *Selling Guide* policy. Lenders receive relief from enforcement of representations and warranties for the accuracy of the income amount calculated by Income Calculator (the math) for conventional loans, provided the submitted information is accurate and complete. Income Calculator helps originators correctly calculate income so they can make informed underwriting decisions, reduce origination cycle times, and reduce repurchase risk.

For More Information

See the Fannie Mae [Selling Guide](#) for important details about the relief from enforcement of representations and warranties offered with Income Calculator.

Visit the Fannie Mae [Income Calculator website](#) to access the free web interface or for more information including:

- Recordings of our webinars for [self-employment](#) and [rental](#) incomes
- [Income Calculator FAQs](#)
- [DU Messages FAQs](#)
- [Web Interface User Guide](#)
- [Web Interface Tip & Tricks](#)

Specific questions may be sent to Income_Calculator@fanniemae.com