

Income Calculator Release Notes

Sept. 30, 2026

Simplify calculating income for wage-earner borrowers

Fannie Mae has enhanced Income Calculator with the ability to assess wage-earner income. This new capability enables mortgage originators to more accurately determine qualifying income and support more borrowers with confidence. Using data from paystubs and W-2s, Income Calculator will calculate qualifying base, bonus, overtime, commission, and tip income for borrowers employed at their current employment for at least 24 months.

Available now through select technology service providers

The Income Calculator wage-earner income calculation capability is currently available through [Cotality](#) and [PointServ](#). Fannie Mae will gradually provide additional options for using Income Calculator to execute wage-earner evaluations.

Coming later this year to the web interface

An update to Income Calculator's free web interface is planned for Q4 2026, providing an additional option for mortgage professionals to perform wage-earner income evaluations.

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 [Income Calculator webpage](#) to access the free web interface or for more information including:

- Recordings of Income Calculator webinars for self-employment and rental incomes
- Lender FAQs
- Web Interface User Guide and Tip & Tricks

Lenders may contact their Single-Family Market Engagement Team, and mortgage brokers should contact their Desktop Originator[®] (DO[®]) sponsoring wholesale lender.