Fannie Mae

Income Calculator Release Notes

Updated September 9, 2026

Maximize qualifying income for wage-earner borrowers

Fannie Mae has updated Income Calculator to evaluate wage-earner income using paystubs and W-2s. This new capability helps mortgage originators confidently calculate the qualifying income for more borrowers, with availability phased as follows:

Available through select technology service providers

Customers accessing Income Calculator through Cotality and PointServ can evaluate wage-earner income. Fannie Mae will gradually authorize technology service providers (TSPs) currently approved for self-employment and/or rental income—and add new providers—to support wage-earner evaluations. Customers should confirm availability with their TSP.

Coming later this fall to the web interface

An update to Income Calculator's free web interface is planned for later this fall, 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

Specific questions may be sent to Income_Calculator@fanniemae.com.