

Income Calculator Integration Impact Memo

IRS tax transcript data to be accepted

March 2025

We are pleased to advise tax transcript providers that Income Calculator's web interface will begin accepting JSON file imports with data sourced from IRS tax transcripts. Tax transcript providers may create Income Calculator import files for their clients. Upon completion of Technology Service Provider (TSP) testing, the name of the tax transcript provider who supports Income Calculator import file creation will be included in the listing of authorized TSPs on the Fannie Mae website. Lenders who use Income Calculator receive enforcement relief from representations and warranties for the income calculation (the math), not for data integrity.

Lender impact

Lenders using this new capability must use Income Calculator's web interface to:

- Import the TSP's data file,
- Populate additional data required by Income Calculator but absent from the tax transcript, and
- Obtain the Income Calculator response.

TSP eligibility requirements

- An interest in partnering with Fannie Mae to offer origination solutions,
- An executed Integration Agreement, or willingness to participate in Fannie Mae's TSP approval process,
- Capability to process tax return transcript requests, and
- Available resources to build and test a structured JSON data file capable of being imported into Income Calculator.
Note: separate JSON data files will be required for each rental property and for each borrower/employment combination.

Next steps

Interested tax transcript providers should contact the Income Calculator Product team at Income_Calculator@fanniemae.com or contact their Strategic Alliance Manager for more information.

Learn more

- Review the lender-facing Income Calculator materials available on the [website](#).
- If you're new to Fannie Mae integrations, review [Getting Started as an Integrator](#) and the [Consolidated Technology Guide](#).
- If you have questions, contact the [Income Calculator Support Mailbox](#). For more information about Income Calculator, visit the [Income Calculator website](#) or contact your Fannie Mae Strategic Alliance Manager.