

# Bulletin

TO: Freddie Mac Sellers

April 2, 2025 | 2025-4

## SUBJECT: SELLING UPDATES

This Guide Bulletin announces:

- **Freddie Mac Income Calculator**
  - The introduction of [Freddie Mac Income Calculator – May 11, 2025](#)
- **Flood insurance premium used for qualifying**
  - A delay in the effective date of the requirement to include the [full risk flood insurance premium](#) in the housing expense-to-income ratio and debt payment-to-income ratio
- **Uniform Loan Delivery Dataset (ULDD) delivery instructions**
  - Updated notes for [ULDD Data Points Bedroom Count](#) and *Property Dwelling Unit Eligible Rent Amount*
- **Uniform Instruments**
  - Updates to [Guide Exhibit 4A, Single-Family Uniform Instruments](#)
- **Guide refactoring**
  - The refactoring of [Guide chapters](#)

## EFFECTIVE DATE

All of the changes announced in this Bulletin are effective immediately unless otherwise noted.

## FREDDIE MAC INCOME CALCULATOR

**Effective for Freddie Mac Income Calculator submissions and Loan Product Advisor® submissions and resubmissions on or after May 11, 2025**

We are introducing a new income assessment tool, the Freddie Mac Income Calculator, designed to assist Sellers in determining the Borrower's stable monthly income. Eligible income includes employed earnings using paystub(s) and W-2 data and self-employed income using tax returns or tax transcript data. The Freddie Mac Income Calculator may provide relief from enforcement of certain income representations and warranties. Eligibility for income representation and warranty relief will be reflected on the Freddie Mac Income Calculator Certificate or the Feedback Certificate if submitted to Loan Product Advisor.

Guide impacts: Sections 1101.1, 3402.7, 5102.2, 5102.4, 5302.3, 5302.5, 5303.4, 5304.1, 5304.2 and Glossary

## FLOOD INSURANCE PREMIUM USED FOR QUALIFYING

In response to industry feedback, we are delaying until further notice the effective date of the requirement to use the full risk premium to calculate the housing expense-to-income and debt payment-to-income ratios for Mortgages where a flood insurance policy on the Mortgaged Premises shows a full risk premium and a discounted premium. The requirement was announced in Bulletin 2024-7 and updated in Bulletin 2024-12.

Guide impacts: Sections 5401.1 and 5401.2



## UNIFORM LOAN DELIVERY DATASET (ULDD) DELIVERY INSTRUCTIONS

We have updated the notes for ULDD Data Points *Bedroom Count* (Sort ID 77) and *Property Dwelling Unit Eligible Rent Amount* (Sort ID 78) in the Guide to more closely align with the requirements for subject properties valued by a full appraisal or hybrid appraisal.

Guide impact: Section 6302.8

## UNIFORM INSTRUMENTS

We have updated Exhibit 4A to reflect changes to the West Virginia Deed of Trust.

Guide impact: Exhibit 4A

### Additional resources

The updated Security Instruments are available on our [2021 Uniform Instruments webpage](#).

## GUIDE REFACTORIZING

To improve the ease of use of our Guide for Sellers, Chapters 4201, 4205, 4408 and 4702 have been refactored. No requirements were changed as a result of this new formatting, although cross-references to the refactored Chapters 4201, 4205 and 4408 have been updated.

### Guide impacts

For a full list of Guide impacts related to Guide refactoring, see the [Guide Updates Spreadsheet](#) section below.

## GUIDE UPDATES SPREADSHEET

For a detailed list of the Guide updates associated with this Bulletin and the topics with which they correspond, access the Bulletin 2025-4 (Selling) Guide Updates Spreadsheet via the Download drop-down available at <https://guide.freddiemac.com/app/guide/bulletin/2025-4>.

## CONCLUSION

If you have any questions about the changes announced in this Bulletin, please contact your Freddie Mac representative or call the Customer Support Contact Center at 800-FREDDIE.

Sincerely,

Kevin Kauffman

Senior Vice President, Single-Family Seller Engagement