ATR/QM Fail

Revised 06.28.2022

ATR/OM Fail

ATR/QM fails will require a change in rate or compensation to be cleared.

1. Check ATR/QM Fail amount:

- a. Click Compliance Screen.
- b. Click ATR/QM Tab.
- c. Click Red Exclamation to view the exact amount it's failing by.

2. (Option 1) Raise Rate:

- a. Click Terms Screen.
- b. Click Get Rates.
- c. Click Find Rates.
- d. Select Rate that can offset ATR/QM Fail.

3. (Option 2) Lower Compensation:

- a. Lender-Paid Comp
 - i. **Email/Call** Customercare@cfwholesale.com or (855) 399-6242 and request it to be changed to Borrower-Paid Comp.
 - ii. **Reprice** Loan and import new Borrower-Paid rate.

b. Lower Borrower-Paid Comp

 Contact Wholesale Client Advocate assigned to the loan or your Account Executive for assistance.

Need help?

- Wholesale Support (855) 399-6242
- Resource Library

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