

ATR/QM 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**
 - i. **Contact** Wholesale Client Advocate assigned to the loan or your Account Executive for assistance.

Need help?

- Wholesale Support (855) 399-6242
- [Resource Library](#)