

*Accurate.
Transparent.
Retainable.*

The Evidence of Compliance You Need

Take the guesswork out of QM compliance: LoanScoreCard's QM Findings Report is a tangible, *easy-to-read* report that outlines whether you're producing Qualified Mortgages under the new CFPB rules.

Whether you will sell the loan to the secondary market or intend to hold it in portfolio, the QM Findings Report summarizes in seconds your entire loan while serving as part of the CFPB-required *evidence of compliance* you need to retain for three years.

In a single self-contained document, you can demonstrate to management, investors and examiners exactly how your loan complies with ATR/QM, for agency or non-agency programs.

LoanScoreCard offers a detailed QM analysis including:

- QM assessment under all 4 QM Types
 - General QM
 - Temporary Agency QM
 - Small Creditor QM
 - Balloon QM
- Safe Harbor or Rebuttable Presumption
- HPML for appraisal/escrow requirements
- Points & Fees Cap with full itemization
- Non-agency QM Qual Rate and DTI
- Detailed QM messaging regarding the loan

"We are excited to introduce the LoanScoreCard QM Findings Report through our loan origination system. This resource will help our brokers and correspondents confidently originate loans in this ever-changing environment."

- Julie Manson, Senior Vice President of Risk Management, Plaza Mortgage

"I love it. I've been really impressed with it and it's all encompassing. I like the way it's laid out and I've been very happy with it. My internal auditors were impressed with the Findings Report, too. In fact, I just used it as part of my presentation to my Board of Trustees."

- Donna Tiso, Sr. Vice President and Retail Lending Manager, North Brookfield Savings Bank

"It's very well thought out. From everything I see and hear, it makes sense and it's logical. This could become not just a tool but a standard by which other QM tools are measured."

- Kevin Marconi, Chief Operating Officer, United Fidelity Funding