



ATR/QM Rule - National Business Institute

02.24.2016

On Feb. 24, 2016, McGuire Boyd and Camden Webb presented a CLE course for the National Business Institute on "The New Foreclosure Rebuttable Presumptions Under TILA." The agenda included:

- I. **Determining Which Mortgages Rebuttable Presumptions Applies to**
 - A. The Ability to Repay Rule (ATR) and the Eight Part Test
 - B. The Five Elements of a Qualified Mortgage (QM)
 - C. Qualified Mortgages (QMs) Key QM Safe Harbors to Understand
 - D. Higher-Priced Qualified Mortgages (HPQMs)
- II. **Conclusive Presumptions for QMs**
- III. **The Rebuttable Presumption for HPQMs: Putting it Into Practice**
 - A. Key Elements of the Rebuttable Presumption
 - B. Proving or Disproving Lender Failure to Meet ATR Rule
 - C. Key Challenges for Borrowers
- IV. **The Rebuttable Presumption for Non-QM Loans**
 - A. How Lenders Can Rebut the Presumption
 - B. Spotting Key Features That Prove Borrowers Can't Repay
- V. **Essential Legal Updates**

Related People

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