



WINTRUST

MORTGAGE™

BULLETIN # 09-0127-1

January 27, 2009

BULLETIN HIGHLIGHTS

- Reminders - Maximum Loan-to-Value for VA Loans
- Reminders - Tax Returns must be signed.

ALL PRODUCTS

Reminder:

Maximum Loan-to-Value for VA Loans

As a reminder, All VA Cash-out refinance transactions are limited to a maximum 90% loan-to-value. Any VA cash-out refinance transaction with a loan-to-value greater than 90% is ineligible.

Tax Returns Must be signed

Tax returns provided in the file must be signed by the borrowers.