



WINTRUST MORTGAGE™

BULLETIN # 09-0130-3WC

January 30, 2009

BULLETIN HIGHLIGHTS

- **All FHA Loan Programs**

- **Effective Monday, February 2, 2009**

- Due to significant risk adjustments in the marketplace, effective Monday, February 2, 2009 (2:00PM CST), for all new registrations, locks and extensions/re-locks Wintrust Mortgage Corporation will enforce a minimum 620 Representative FICO score for ALL FHA loans regardless of AUS recommendation.
 - Streamline Refinances: A minimum score of 600 may be accepted if a full credit report is provided and the report reveals NO derogatory credit in the past 12 months.
 - In addition for all Streamline Refinances, regardless of credit score, employment information must be listed on the initial and final 1003. A verbal verification of employment will be performed by Wintrust Mortgage prior to closing.
 - If you have any questions, please contact your Account Executive. Thank you!