



# WINTRUST MORTGAGE™

**BULLETIN # 09-0319-WC**

March 19, 2009

## **BULLETIN HIGHLIGHTS:**

- **100 FNMA CONFORMING FIXED WITH JUMBO OPTION**
- **301 FHA INSURED 1 YEAR**
- **302 FHA INSURED 3 YEAR**
- **307 FHA INSURED 5 YEAR**
- **308 FHA INSURED FIXED HUD OWNED PROPERTIES WITH DOWN PAYMENT INITIATIVE**
- **1000 CHOICE CONFORMING LIBOR ARMS**
- **1001 CHOICE FHA INSURED FIXED, 1, & 3 YEAR**
- **1002 CHOICE VA FIXED**
  - **Age of Documents** section of the above-mentioned Profiles has been updated with the following: *Choice – 90 days for existing property.*
  
- **300 FHA INSURED FIXED**
- **301 FHA INSURED 1 YEAR**
- **302 FHA INSURED 3 YEAR**
- **307 FHA INSURED 5 YEAR**
- **1001 CHOICE FHA INSURED FIXED, 1, & 3 YEAR**
  - **Cash-Out Refinances** - Effective for case number assignments on or after April 1, 2009, maximum 85% LTV of the appraiser's estimate of value. Refer to *Mortgagee Letter 2009-08* at <http://www.hud.gov/offices/adm/hudclips/letters/mortgagee/>