



# WINTRUST MORTGAGE™

**BULLETIN # 09-0326-2WC**

March 26, 2009

**BULLETIN HIGHLIGHTS:**

- FANNIE MAE MARKET CONDITIONS ADDENDUM (1004MC).

**REMINDER FOR ALL FANNIE MAE AND FHA LOANS**

**Effective: April 1, 2009**

The Market Conditions Addendum to the Appraisal Report (Form 1004MC) will be required with all appraisals of one- to four-unit properties performed on or after April 1, 2009 for both manually underwritten and Desktop Underwriter® loans.