



# WINTRUST MORTGAGE™

BULLETIN # 09-0507-02-WC

May 7, 2009

## **BULLETIN HIGHLIGHTS:**

- 100 FNMA CONFORMING FIXED RATE WITH JUMBO OPTION
- 102 FNMA CONFORMING FIXED FLEX 97
- 104 FNMA CONFORMING FIXED RATE INTEREST ONLY
- 200 FHLMC CONFORMING FIXED WITH JUMBO OPTIONS
- 201 A-(MINUS) CONFORMING FIXED
- 504 NOBLE CONFORMING LIBOR ARMS

100 FNMA CONFORMING RATE WITH JUMBO OPTION MATRIX  
104 FNMA CONFORMING RATE INTEREST ONLY  
200 FHLMC CONFORMING FIXED RATE WITH JUMBO OPTION MATRIX  
504 CONFORMING 3/1, 5/1, 7/1, & 10/1 LIBOR ARMS MATRIX

- All Second Homes and all Cash-out refinance transactions loans registered or lock with **Noble** have been capped at 80% LTV. All loans on second homes and cash-out refinance transactions with LTV's greater than 80% must be closed and disburse no later than **June 1, 2009**.

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504 NOBLE CONFORMING LIBOR ARMS

- **DOCUMENTATION SECTION: Update**
  - A paystub showing YTD earnings or a W2 is required, regardless of AUS findings. The use of a written VOE (Verification of Employment) as the only documentation used to verify income is no longer permitted.
    - Effective will all new **Noble** registration on or after **May 5, 2009**.