



WINTRUST MORTGAGE™

BULLETIN # 09-0522-02-WC

May 22, 2009

BULLETIN HIGHLIGHTS:

- **200 FHLMC CONFORMING FIXED WITH JUMBO OPTIONS**
- **203 FHLMC HOME POSSIBLE CONFORMING FIXED RATE**
- **Declining Market List Updated.**

200 FHLMC CONFORMING FIXED WITH JUMBO OPTIONS

- **Appraisal Section:**
 - Per Loan Prospector® (LP™), form 2070 and Freddie Mac PIA are ineligible.
 - The Market Conditions Addendum (FHLMC 71 and FNMA 1004 MC) is required for all property types and appraisal types completed on or after April 1, 2009.
- **Buydown Section:**
 - Qualify at note rate.
- **Property Types Ineligible Section:**
 - Newly built homes and construction conversions transactions.

203 FHLMC HOME POSSIBLE CONFORMING FIXED RATE

- **Wholesale/Correspondent:**
 - Qualify with note rate.

DECLINING MARKET LIST

- Updated.