



WINTRUST MORTGAGE™

BULLETIN # 09-0630-01-WC

June 30, 2009

BULLETIN HIGHLIGHTS:

- **203 FHLMC HOME POSSIBLE CONFORMING FIXED RATE**
- **300 FHA INSURED FIXED WITH JUMBO OPTION**
- **2000 AMERICAN NON-CONFORMING FIXED RATE**

203 FHLMC HOME POSSIBLE CONFORMING FIXED RATE

- **Application Section** – Effective for all loans registered, locked, and relocked on and after July 1, 2009, and regardless of income type or documentation method the Underwriter will process the most recent IRS 4506-T Tax Transcripts for each borrower.

300 FHA INSURED FIXED WITH JUMBO OPTION

- **Lock-In/Registration Section – HUD Repos**-Effective for all loans registered, locked, and relocked on and after July 1, 2009, contact Secondary Marketing for price adjustments.
- **Age of Documents Section** – Appraisals >120 days needs an update/recert of value.

2000 AMERICAN NON-CONFORMING FIXED RATE

- **Age of Documents Section** – Appraisals >120 days needs an update/recert of value.
- **Application Section** – Effective for all loans registered, locked, and relocked on and after July 1, 2009, and regardless of income type or documentation method the Underwriter will process the most recent IRS 4506-T Tax Transcripts for each borrower.