



WINTRUST MORTGAGE™

BULLETIN # 09-0702-02-WC

July 2, 2009

BULLETIN HIGHLIGHTS:

- **106 FNMA MY COMMUNITY CONFORMING FIXED**
- **200 FHLMC CONFORMING FIXED WITH JUMBO OPTION**
- **203 FHLMC HOME POSSIBLE CONFORMING FIXED RATE**
- **301 FHA INSURED 1 YEAR**
- **302 FHA INSURED 3 YEAR**
- **306 VA GUARANTEED FIXED RATE**
- **308 FHA INSURED FIXED HUD OWNED PROPERTIES WITH DOWN PAYMENT INITIATIVE**
- **405 MAJESTIC – USDA RURAL HOUSING**
- **1000 CHOICE CONFORMING LIBOR ARMS**

**106 FNMA MY COMMUNITY CONFORMING FIXED
203 FHLMC HOME POSSIBLE CONFORMING FIXED RATE**

Effective: All new locks on or after July 3, 2009.

Credit Section:

- All borrowers must have a traditional credit history, regardless of AUS Findings.
- The “representative” score is to be used and is defined as the lower of two (2) credit scores for one (1) borrower (if more than one (1) borrower, use the lower of all borrowers) or the middle credit score if there are three (3) scores listed (if more than one (1) borrower, use the lowest middle of all borrowers).

All loans locked under previous guidelines must be **closed no later** than **Tuesday July 7, 2009.**

**107 FNMA DU REFI PLUS™ CONFORMING FIXED
200 FHLMC CONFORMING FIXED WITH JUMBO OPTION**

Geographic Restriction Section:

- **Dates have been removed for the ineligible States.**

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Age of Document Section:

- Appraisals >120 days- update/recert of value is required.

1000 CHOICE CONFORMING LIBOR ARMS

Geographic Restrictions Section:

- Dates removed.

The profiles will be updated to our Wintrust Mortgage website shortly. Please keep this as your reference.