



WINTRUST MORTGAGE™

BULLETIN # 09-0929-WC

September 29, 2009

BULLETIN HIGHLIGHTS:

- **200 FHLMC CONFORMING FIXED WITH JUMBO OPTION**
 - **Effective** with Loan Prospector® (LP™) submissions submitted **on and after Thursday, October 1, 2009**, **ALL** Rate/Term Refinance loans run through LP™ cannot be designated as “Open Access” (Freddie Mac® version of Fannie Mae DU Refi Plus™). If LP™ findings indicate “Open Access” loan is ineligible.

- **300 FHA INSURED FIXED**
- **301 FHA INSURED 1 YEAR**
- **302 FHA INSURED 3 YEAR**
- **306 VA GUARANTEED FIXED**
- **307 FHA INSURED 5 YEAR**
- **308 FHA INSURED FIXED HUD OWNED PROPERTIES WITH DOWN PAYMENT INITIATIVE**
- **1001 CHOICE FHA INSURED FIXED, 1, & 3 YEAR**
- **1002 CHOICE VA GUARANTEED FIXED**
 - **Effective with locks taken on and after Thursday, October 1, 2009**, a minimum FICO of 640 (if Program Guidelines are more restrictive follow Program Guidelines) applies to Purchases, Credit Qualifying & Non-Credit Qualifying Streamlines, Cash-Out, and IRRRL's regardless of underwriting method. Non-Traditional Credit remains ineligible.
 - Extensions and Relocks will be allowed.
 - **ALL loans must close and disburse by Monday, November 30, 2009.**

- **ALL CONVENTIONAL CONFORMING & NON-CONFORMING PRODUCTS**
 - **Effective** with Desktop Underwriter® (DU™) submissions; *or* applications taken; *or* any other underwriting method utilized **on and after Thursday, October 1, 2009**, Borrowers must be qualified using the greater of the Note Rate or the Fully Indexed Rate on the following: 5/1 Fixed Period ARMs and/or Temporary Interest Rate Buydowns.

These will be posted to www.wintrustmortgage.net website week ending October 2, 2009.