



WINTRUST MORTGAGE™

BULLETIN # 09-1013-WC

October 13, 2009

BULLETIN HIGHLIGHTS:

- 100 FNMA CONFORMING FIXED WITH JUMBO OPTION
- 101 FNMA CONFORMING FIXED EXPANDED APPROVAL™ LEVELS I & II
- 106 FNMA MY COMMUNITY CONFORMING FIXED
- 200 FHLMC CONFORMING FIXED WITH JUMBO OPTION
- 307 FHA INSURED 5 YEAR
- 308 FHA INSURED FIXED HUD OWNED PROPERTIES WITH DOWN PAYMENT INITIATIVE
- 1000 CHOICE CONFORMING LIBOR ARMS
- 1001 CHOICE FHA INSURED FIXED, 1, & 3 YEAR
- 1002 CHOICE VA FIXED
 - Borrowers Eligibility Section - Effective with applications dated on or after Thursday, October 15, 2009, a maximum of four (4) borrowers on a transaction.

- 300 FHA INSURED FIXED WITH JUMBO OPTION
- 301 FHA INSURED 1 YEAR
- 302 FHA INSURED 3 YEAR
- 307 FHA INSURED 5 YEAR
- 1001 CHOICE FHA INSURED FIXED, 1, & 3 YEAR
 - Refinances Section - Streamline Refinance-1003 must reflect current employment/income source. Only one (1) of multiple borrowers required to have an income source. A verbal VOE is required a minimum of five (5) days prior to closing.

These will be posted to the www.wintrustmortgage.net website week ending October 16, 2009.