



WINTRUST  
MORTGAGE™

**BULLETIN # 09-1015-RWC**

**October 15, 2009**

**BULLETIN HIGHLIGHTS:**

- **405 MAJESTIC USDA RURAL HOUSING**
  - **Lock-In/Registration & Credit Sections** - Price adjustments apply for non-traditional credit and loans that have a borrower with a zero (0) FICO. Contact Secondary Marketing at [secondary@wintrustmortgage.com](mailto:secondary@wintrustmortgage.com) for a manual lock.
  
- **2000 AMERICAN NON-CONFORMING FIXED RATE**
  - **Geographic Restrictions Section** - Declining Markets have been updated.

These will be posted to the *WISE* website and [www.wintrustmortgage.net](http://www.wintrustmortgage.net) website.