



WINTRUST MORTGAGE™

BULLETIN # 09-1103-WC

November 3, 2009

BULLETIN HIGHLIGHTS:

- 100 FNMA CONFORMING FIXED WITH JUMBO OPTION
- 101 FNMA CONFORMING FIXED EXPANDED APPROVAL™ (EA) LEVELS I & II
- 200 FHLMC CONFORMING FIXED WITH JUMBO OPTION
- 1000 CHOICE CONFORMING LIBOR ARMs
 - **Effective with loans locked on or after Friday, November 6, 2009:**
 - A comparable rent schedule on Form 1007 must be obtained on all investment properties to document the monthly rent on the subject property regardless if the rental income was used in qualification. On a 2-4 Unit an Operating Income Statement on Form 216 or a similar cash flow and operating income statement is required for investment properties, including 2-4 Unit properties in which the applicant will occupy one unit as a principal residence (regardless if the rental income was used in qualification). This is a requirement set forth by Federal Housing Finance Agency (FHFA).

These will be posted to www.wintrustmortgage.net website.