



BULLETIN # 09-1106-WC

November 6, 2009

BULLETIN HIGHLIGHTS:

- 106 FNMA MY COMMUNITY CONFORMING FIXED
- 203 FHLMC HOME POSSIBLE CONFORMING FIXED RATE
 - Ratios Section:
 - All LTVs - *Effective with ~~loans underwritten~~ loans locked or relocked on or after ~~Monday, October 19, 2009~~, Wednesday, October 21, 2009*, the maximum DTI, regardless of underwriting method, is the more restrictive of the DTI outlined in the AUS findings or 50%.
- 2000 AMERICAN NON-CONFORMING FIXED RATE
 - Sales Concessions - Clarified.

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