

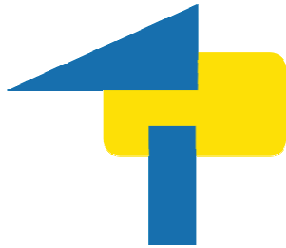
WINTRUST MORTGAGE™

BULLETIN # 09-1211-WC

December 11, 2009

BULLETIN HIGHLIGHTS:

- 200 FHLMC CONFORMING FIXED WITH JUMBO OPTION
- 203 FHLMC HOME POSSIBLE CONFORMING FIXED
 - American: *Effective with loan applications taken on and after Monday, December 14, 2009.*
 - **Borrower Eligibility Section** - Permanent Resident Aliens & Non-Permanent Resident Aliens must qualify on U.S. credit, U.S. reported Income, U.S. assets, and U.S. residency history.
 - **Documentation Section** - Employment contracts or offers of employment not acceptable for documentation of income.
 - **Mortgage Insurance Section** - Maximum Gross LTV is 95% (includes financed MI (if applicable)).
 - **Occupancy Section** Investment Property-All 1-4 Unit Investment Properties, the borrower must have demonstrated at least a two (2) year history of managing 1-4 Unit Investment Properties only if the rental income is being used to qualify the borrower.
 - **Property Types Ineligible Section** - Homes contracted by the borrower.



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BULLETIN # 09-1211-WC (Cont'd)

- 2000 AMERICAN NON-CONFORMING FIXED RATE
 - *Effective with loan applications taken on and after Monday, December 14, 2009.*
 - **Borrower Eligibility Section** - Permanent Resident Aliens & Non-Permanent Resident Aliens must qualify on U.S. credit, U.S. reported Income, U.S. assets, and U.S. residency history. Manual underwrites not permitted.
 - **Documentation Section** - Employment contracts or offers of employment not acceptable for documentation of income.
 - **Mortgage Insurance Section** - Maximum Gross LTV is 95% (includes financed MI if applicable).
 - **Property Types Ineligible Section** - Homes contracted by the borrower.