



WINTRUST MORTGAGE™

BULLETIN # 09-1222-WC

December 22, 2009

BULLETIN HIGHLIGHTS:

- **200 FHLMC CONFORMING FIXED WITH JUMBO OPTION**
 - Just a reminder that in October, 2009, Freddie Mac® updated their "Income Analysis Form" which is located at http://www.freddiemac.com/learn/uw/form_91.html.
 - This form is to be completed and placed in the file for any loans where any of the borrower(s):
 - Self-Employed.
 - Who have 25% or greater interest in a business.
 - Who are employed by family members.
 - Who are paid commissions.
 - Who own rental property.
 - Who receive variable income, have earnings reported on IRS Form 1099, or income that cannot otherwise be verified by an independent and knowable source.