



# WINTRUST MORTGAGE™

**BULLETIN # 09-1224-WC**

**December 24, 2009**

## **BULLETIN HIGHLIGHTS:**

Effective immediately the following HUD Appraisal Independence policies that were to become effective with case numbers assigned on or after January 1, 2010 **have been delayed until further notice.** The following HUD Mortgage Letters were affected:

- 2009-51 (Adoption of the Appraisal Update and/or Completion Report)
- 2009-28 (Appraiser Independence)

These announcements can be found at:

<http://www.hud.gov/offices/adm/hudclips/letters/mortgagee>

## **THIS IMPACTS THE FOLLOWING WMC PRODUCTS:**

- 300 FHA INSURED FIXED
- 301 FHA INSURED 1 YEAR
- 302 FHA INSURED 3 YEAR
- 307 FHA INSURED 5 YEAR
- 308 FHA INSURED FIXED HUD OWNED PROPERTIES WITH DOWN PAYMENT INITIATIVE
- 1000 - FHA INSURED FIXED, 1, & 3 YEAR