



WINTRUST MORTGAGE™

BULLETIN # 10-0622-W

June 22, 2010

- 300 - FHA Insured Fixed with Jumbo Option:
 - Additional Considerations Section - Energy Efficient Mortgage has been deleted.

- 800 - Quality (QU) Non-Conforming Fixed, 3, 5, 7, & 10 LIBOR ARMs:
 - Geographic Restrictions & Underwriting Submission Procedure Sections have been updated with the following:
 - Properties located in an "A" market, but the Appraiser notes in the Appraisal the property is located in a submarket which is declining, the "A" market must be downgraded to a "B" market reducing the LTV/CLTV by 5%.