



WINTRUST MORTGAGE™

BULLETIN # 10-0720-WC

July 20, 2010

- **Wintrust Mortgage (WMC) & HO6 (Condo Insurance Policy):**
 - **IMPORTANT:** Any Condo loan (Conventional, FHA, & VA) that is escrowing include the HO6.

- **ALL Product Profiles:**
 - Obsolete information has been deleted – 4 Month Prepayment Penalty (Wholesale); Fixed Rate Disclosure; and Prepayment Penalty Disclosure.

- **2000 – American Non-Conforming Fixed Rate:**
 - Effective with new registrations, locks and relocks as of Wednesday, July 21, 2010, the minimum FICO requirements have increased from 700 to 720 and 720 to 740.
 - **NOTE:** There are no loans in the pipeline that are affected by this increase.