




WINTRUST MORTGAGE™

BULLETIN # 10-0802-W

August 2, 2010

- **801 – Quality Conforming Fixed with FNMA® High Balance Option:** 
 - LTV to 95%.
 - 620 Minimum FICO.
 - Ratios per AUS.

- **802 – Quality Conforming LIBOR ARMs:** 
 - Initial fixed period term of 3, 5, & 7 years.
 - LTV to 95%.
 - 620 Minimum FICO.
 - Ratios per AUS.

- **800 – Quality Non-Conforming Fixed 3, 5, 7, & 10 LIBOR ARMs:** 
 - Closing Documents section & Underwriting Submission Procedures section – has been clarified.