



# WINTRUST MORTGAGE™

BULLETIN # 10-0810-C

August 10, 2010

- **ALL FHA Products:**

- **Effective with loans locked on or after Monday, August 16, 2010**, Non-Credit Qualifying Streamlines ineligible. Loans locked under previous guidelines will be honored. Lock extensions will be granted on an exception basis only.
- **Effective with Case Number Assignments on and after Tuesday, September 7, 2010**, HUD eliminates the unlimited CLTV requirements for refinance transactions Refer to: <http://www.hud.gov/offices/adm/hudclips/letters/mortgagee/files/10-24ml.pdf>

- **2001 – American (AM) FHA Insured Fixed with Jumbo Option:** 

- **2002 – American (AM) FHA Insured 3 Year:** 

- **2003 – American (AM) FHA Insured 5 Year:** 