



WINTRUST
MORTGAGETM



BULLETIN # 10-1022-WC

October 22, 2010

- All Profiles & Matrices:

- Have been updated to be in compliance as an "Equal Housing Lender"
- Obsolete information has been deleted.



- 2001-American FHA Insured Fixed with Jumbo Option:
- 200-FHLMC Conforming Fixed Rate with Jumbo Option:
- 203-FHLMC Home Possible Conforming Fixed Rate
- 308-FHA Insured Fixed HUD Owned Properties with Down Payment Initiative:
 - The four (4) programs above have been updated with the following:
 - **Ratio Section** - Delegated Correspondent-WMC will perform a Risk Assessment Review on any file where the debt ratio is between 45-50% before the loan is purchased. This review will analyze the layering of risk in the file in connection with elevated debt-to-income (DTI) ratios. WMC encourages Lenders to be prudent in their underwriting decision with any file containing higher debt ratios. WMC highly recommends a second review of any file with higher debt ratios prior to closing to confirm the accuracy of the income calculations; verification of liabilities; and overall justification for loan approval.
- Fannie Mae® (FN) Direct Conforming Fixed with High Balance Option:
 - Has been updated with an additional link to Fannie Mae's website for [What's New?](#)