



**BULLETIN C090101**

**DATE:** January 27, 2009  
**TO:** All Correspondent Lenders  
**FROM:** Production Administration  
**RE:** Lending Territory Revisions

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Effective February 1, 2009, Wintrust Mortgage Corporation will be modifying its lending territory due to current market conditions.

WMC will not purchase loans in the following states:

California  
Arizona  
Nevada  
Arkansas  
Michigan  
Florida  
Hawaii  
Alaska

We will honor all existing locks. We will not grant any extensions or relocks for properties in these states. Please make sure that you identify any loan in your pipeline and deliver these loans within the required delivery timeframe.

Closers/Shippers need to double check these loans against WMC's Delivery Checklist to make sure the file is being delivered without error.

If you should have any questions, please feel free to contact your Account Representative at any time.