



**BULLETIN C010-01-01**

**DATE:** January 28, 2010  
**TO:** All Correspondent Lenders  
**FROM:** Wintrust Mortgage Corporation  
**RE:** RESPA 2010 - Update

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As earlier cited in a December, 2009 Bulletin, lenders are now required to comply with the new RESPA requirements effective with all new applications dated January 1, 2010 and after.

We want to clarify what documents will be required by WMC and offer some examples on our website to make it easier for all.

The documents that WMC will require Correspondent Lenders to include in their closed loan submission packages are as follows:

- Initial GFE dated within 3 business days of application
- Initial TIL dated within 3 business days of application and Itemization of Amount Financed
- Attestation of Intent to Proceed with the Loan Transaction
- Change of Circumstance Request for each time a "change as defined by RESPA" occurs along with the updated GFE/TIL/Itemization of Amount Financed. All GFE's/TIL's that were issued in the transaction must be included
- Final TIL with Itemization of Amount Financed
- Final HUD-1 and HUD-1A (addendum with side by side comparison)

To assist our lenders, we have added a RESPA 2010 Link on our website. Go to [www.wintrustmortgage.com](http://www.wintrustmortgage.com), Click on Correspondent and you'll see the link.

Under the link we have provided a sample Borrower Attestation of Intent to Proceed with the Loan Transaction, a sample GFE with very detailed instructions, and a sample Change of Circumstance Request. You may use your own forms (provided the same information is present that is on our samples).

We hope you find these samples helpful and if you have any questions, please email [correspondent@wintrustmortgage.com](mailto:correspondent@wintrustmortgage.com)

Thank you and have a great day!