



WINTRUST  
MORTGAGE™

BULLETIN # 10-0804-RWC

August 4, 2010

## Effective immediately all Choice Loan Programs have been temporarily suspended

- **ALL CHOICE PRODUCTS (Conventional & Government):**

- Choice Products will no longer be available in Optimal Blue
- Choice Loan programs currently Locked & Clear-To-Close, Locked & Approved With Conditions or Locked & Approved will be honored provided the loan closes within the lock term
- Choice Loan programs not locked, regardless of their status in the origination process will need to be restructured to a different program
- Loans Locked but not Approved will need to be transferred to a program other than Choice. The pricing and the lock expiration will not change
- Relocks, Extensions or Renegotiations using a Choice program will follow our written procedures HOWEVER, the program will need to change to something other than Choice

- Additional details for loans in the pipeline will follow shortly.
- Questions should be directed to [secondary@wintrustmortgage.com](mailto:secondary@wintrustmortgage.com).