

**ADDENDUM TO WINTRUST MORTGAGE
CORRESPONDENT AGREEMENT**

I hereby certify that any appraisal used in connection with applications dated May 1, 2009 and subsequent to this date, for a loan and extension of credit and/or delivered to Wintrust Mortgage, a division of Barrington Bank & Trust Company, N.A. (Wintrust Mortgage) for purchase is compliant with the Home Value Code of Conduct (HVCC). I also acknowledge in signing this addendum that a loan application and/or loan file will not be eligible for purchase when the appraisal is not HVCC compliant. Wintrust Mortgage will audit each file for compliance.

Below is a brief description of our plan to insure HVCC compliance (or you may attach a copy of your plan).

Signature

Print Name, Title

Correspondent Lender (print name)

Acknowledged this _____ day of _____, 20____..