Effective with note dates on or after January 1, 2016

In accordance with the modified Biggert-Waters Flood Insurance Reform Act, Wintrust Mortgage will be requiring the following:

- If the subject property is located in a SFHA, flood insurance must be escrowed. Escrow waivers for flood insurance premiums are not permitted.
- Waiving escrows for taxes and insurance is still allowed but escrowing flood will be required if in a flood zone.