

# WINTRUST<sup>®</sup>

## MORTGAGE



### WM Jumbo Non-Conforming Fixed

PRIMARY RESIDENCE: PURCHASE						
Property Type	Maximum LTV/CLTV/HCLTV	Maximum Loan Amount <sup>1</sup>	Minimum Loan Amount <sup>3</sup>	Minimum FICO Score <sup>3</sup>	Maximum DTI <sup>4</sup>	
<ul style="list-style-type: none"> <li>• 1-unit</li> <li>• PUD</li> <li>• Condo</li> </ul>	85% <sup>6</sup>	\$1,000,000	\$453,101 or \$1 above the conforming limit for # of units	760	36%	
	80%	\$1,500,000		720	43%	
	70%	\$1,000,000		700	43%	
	75%	\$2,000,000		720	43%	
70%	\$2,500,000 <sup>2</sup>	720		43%		
2-unit	65%	\$1,000,000		700	43%	
	60%	\$1,500,000	720	43%		
PRIMARY RESIDENCE: RATE & TERM REFINANCE						
Property Type	Maximum LTV/CLTV/HCLTV	Maximum Loan Amount <sup>1</sup>	Minimum Loan Amount <sup>3</sup>	Minimum FICO Score <sup>3</sup>	Maximum DTI <sup>4</sup>	
<ul style="list-style-type: none"> <li>• 1-unit</li> <li>• PUD</li> <li>• Condo</li> </ul>	85% <sup>6</sup>	\$1,000,000	\$453,101 or \$1 above the conforming limit for # of units	760	36%	
	80%	\$1,500,000		720	43%	
	70%	\$1,000,000		700	43%	
	75%	\$2,000,000		720	43%	
70%	\$2,500,000 <sup>2</sup>	720		43%		
2-unit	65%	\$1,000,000		700	43%	
	60%	\$1,500,000	720	43%		
PRIMARY RESIDENCE: CASH OUT REFINANCE						
	Maximum LTV/CLTV/HCLTV	Maximum Loan Amount <sup>1</sup>	Minimum Loan Amount <sup>3</sup>	Maximum Cash Out	Minimum FICO Score <sup>3</sup>	Maximum DTI <sup>4</sup>
<ul style="list-style-type: none"> <li>• 1-unit</li> <li>• PUD</li> <li>• Condo</li> </ul>	70%	\$1,000,000	\$453,101 or \$1 above the conforming limit	\$250,000	720	43%
	65%	\$1,500,000		\$500,000	720	43%
	60%	\$2,000,000		\$500,000	720	43%
	55%	\$2,000,000		\$500,000	720	43%
	50%	\$2,500,000 <sup>2</sup>		\$750,000	720	43%
SECOND HOME: PURCHASE AND RATE & TERM REFINANCE						
Property Type	Maximum LTV/CLTV/HCLTV	Maximum Loan Amount <sup>1</sup>	Minimum Loan Amount <sup>3</sup>	Minimum FICO Score <sup>3</sup>	Maximum DTI <sup>4</sup>	
Purchase	80% <sup>7</sup>	\$1,000,000	\$453,101 or \$1 above the conforming limit	720	43%	
<ul style="list-style-type: none"> <li>• 1-unit</li> <li>• PUD</li> <li>• Condo</li> </ul>	75%	\$1,000,000		720	43%	
	70%	\$1,500,000		720	43%	
	65%	\$2,000,000		720	43%	
	50%	\$2,500,000 <sup>2</sup>		720	43%	

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### WM Jumbo Non-Conforming Fixed

SECOND HOME: CASH-OUT REFINANCE <sup>9</sup>					
Property Type	Maximum LTV/CLTV/HCLTV	Maximum Loan Amount	Maximum Cash- Out	Minimum FICO Score	Maximum DTI
1 Unit	60%	\$1,000,000	\$250,000	740	43%
	55%	\$1,500,000	\$500,000		
	50%	\$2,000,000	\$750,000		
INVESTMENT: PURCHASE AND RATE & TERM REFINANCE AND CASH OUT <sup>8</sup> QM					
1 – 4 Unit	Maximum LTV/CLTV/HCLTV	Maximum Loan Amount	Minimum Loan Amount	Minimum FICO Score	Maximum DTI
Purchase	70%	\$1,000,000	\$453,101 or \$1 above the conforming limit	740	43%
Rate/Term	70%	\$1,000,000		740	43%
Cash Out	60%	\$1,000,000 Max cash-out \$250,000		740	43%

<sup>1</sup> First-Time Homebuyers are subject to a maximum loan amount of \$1,000,000. Loan amounts up to \$1,500,000 allowed in CA, NJ, NY, and CT for First-Time Homebuyers. See Eligible Borrower section for specific requirements.

<sup>2</sup> **Loan amount > \$2,000,000 available for 30-year fixed rate product only.**

<sup>3</sup> The minimum FICO score for the loan is defined as the lowest middle score of all borrowers. Refer to [CREDIT](#) section.

<sup>4</sup> DTI maximum is limited to 43% for LTVs ≤ 80%. 36% for LTVs >80%.

<sup>5</sup> Loan amounts between Conforming Loan Limits and Agency High Balance Loan Limits eligible except of loans with LTV's greater than 80%.

<sup>6</sup> The following requirements apply for transactions with LTVs greater than 80%:

- MI not required
- Secondary financing not allowed
- Maximum DTI 36%
- Non-permanent resident aliens not allowed
- Gift funds not allowed
- Agency High Balance loan amounts are ineligible
- Escrow account required

<sup>7</sup> Second Home Purchases with LTV's between 75.01% and 80% are limited to 30 year fixed rate

<sup>8</sup> The following requirements apply for Investment Property Purchase, Rate and Term and **Cash Out** Refinance transactions:

- Florida condominiums limited to 50% LTV/CLTV/HCLTV
- Co-ops not allowed
- Gift funds not allowed
- Transaction must be arm's length
- Appraiser to provide rent comparable schedule
- If using rental income an executed lease agreement must be provided; see Rental Income requirements.
- First-Time Homebuyers not allowed
- 30 year fixed rate only

<sup>9</sup> **Second Home Cash Out Refinance transactions are limited to 30 year fixed rate.**