

HELP YOUR BORROWERS BUY THEIR FIRST HOME—AND KEEP IT

With Low Money Down and Protection in Event of Job Loss

Genworth Mortgage Insurance offers borrowers low down payment options with protection from unemployment.

HomeOpeners® MonthlyPlus, from Genworth Mortgage Insurance, lets homebuyers finance their home with a down payment amount that fits best within their budget—with the security of knowing they are protected if they become involuntarily unemployed. Best of all, MonthlyPlus is available at no additional cost to the lender or borrower.

Advantages to Lenders

- No underwriting or loan processing changes
- Originate an insured loan
- Differentiate in a highly competitive market
- Offer a “no-added cost” benefit to borrowers
- Reduce losses due to inability to pay

Payment Protection

This is what sets MonthlyPlus apart from other low down payment solutions. MonthlyPlus payment protection is additional insurance purchased for and by Genworth Mortgage Insurance to help borrowers make their required mortgage payments—including principal, interest, taxes and insurance up to \$1,500—for up to six months. It’s included with MonthlyPlus, at no additional cost for three years of coverage from the date the loan closes.

Advantages for Consumers

- Peace of mind with Involuntary Unemployment, at no additional cost
- Makes emergency savings go further
- Simplicity of one loan, one payment

Compare and see how much more HomeOpeners MonthlyPlus Offers:



Loan Feature	80-10-10 Combo Loan	Loan with Standard MI	HomeOpeners MonthlyPlus
Involuntary Unemployment Insurance			✓
One Loan		✓	✓
Low Fees		✓	✓
Easy to Qualify		✓	✓
May be Cancelled		✓	✓
Low Out-of-Pocket		✓	✓

Monthly Plus unemployment insurance is underwritten by Virginia Surety Inc. Coverage provided is for up to three years while mortgage insurance is in effect. Information is accurate as of date of printing and is subject to change without notice. Product availability is based on property location and may not be available in all states.

HomeOpeners MonthlyPlus mortgage insurance is underwritten by Genworth Mortgage Insurance Corporation in all states except NY and by Genworth Residential Mortgage Insurance Corporation of North Carolina in NY.

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Genworth®
Financial

FREQUENTLY ASKED QUESTIONS

HomeOpeners® MonthlyPlus from Genworth Mortgage Insurance

For more information on benefits and how you can offer this product, contact the ActionCenter® at 800 444.5664

Q: How much does this coverage cost?

A: The cost of the coverage is paid by Genworth Mortgage Insurance. The mortgage insurance premium rates are unaffected by Genworth's decision to purchase this coverage.

Q: Why is Genworth Mortgage Insurance providing this coverage?

A: This coverage is provided as a way of preventing mortgage defaults caused by involuntary unemployment.

Q: Who is the "insured" and "beneficiary" of this coverage?

A: Genworth Mortgage Insurance is purchasing this coverage and is the Insured party. Genworth Mortgage Insurance has assigned any payment benefits to the loan servicer for application to the monthly PITI payment. Homebuyers still will be required to pay all other amounts due under their mortgage loan not covered by MonthlyPlus. The only source of payments to be made under the MonthlyPlus plan are those benefits payments which Genworth Mortgage Insurance has assigned under this policy to the loan servicer. Genworth Mortgage Insurance has no obligation or responsibility to make any direct contributions or payments under the MonthlyPlus plan. The insurer has no obligation or responsibility to provide a separate or individual insurance coverage to any borrower, lender or servicer under this policy or the MonthlyPlus plan.

Q: What is Involuntary Unemployment Coverage?

A: Involuntary Unemployment coverage pays a benefit if either the borrower or co-borrower becomes involuntarily unemployed for more than 30 days. Monthly required mortgage payments are made up to \$1,500 per month for up to 6 months of unemployment. For joint coverage, a proportionate benefit is paid.

Q: What types of Unemployment Events are covered?

A: Most, but not all, unemployment events that are covered by state unemployment benefits are eligible. Unemployment resulting from the following is NOT covered:

- Seasonal employment
- Temporary employment
- Voluntary unemployment
- Self employment

*MonthlyPlus Plan is subject to conditions, exclusions, and instructions not necessarily included in this summary. This summary does not change the terms of the MonthlyPlus plan. Notification regarding qualification for the MonthlyPlus plan, as well as a summary of protection, will be provided to you by the insurer after your loan is closed and your eligibility for the MonthlyPlus plan is verified.

The coverage(s) described herein contain certain exclusions and limitations as well as terms under which such coverage can be continued or discontinued. For costs and complete details of the plans and services advertised, including availability, please contact the ActionCenter® at 800 444.5664.