

HOUSING FINANCE AGENCY RATES (STATE AND LOCAL)

August 16, 2010

Genworth Mortgage Insurance Corporation
Genworth Residential Mortgage Assurance Corporation

SPLIT PREMIUM MI

		PLAN 1 <i>Upfront Premium .75%</i>				PLAN 2 <i>Upfront Premium 1.25%</i>			
		FIXED		NON-FIXED		FIXED		NON-FIXED	
		CREDIT SCORE		CREDIT SCORE		CREDIT SCORE		CREDIT SCORE	
LTV	Coverage	700+	660-699	700+	660-699	700+	660-699	700+	660-699
97% - 95.01%	50%	1.02%	-	1.47%	-	.97%	-	1.42%	-
	40	.92	-	1.36	-	.69	-	1.09	-
	37	.87	-	1.29	-	.67	-	1.06	-
	35	.82	-	1.22	-	.64	-	1.03	-
	30	.78	-	1.10	-	.59	-	.91	-
	28	.77	-	1.04	-	.58	-	.86	-
	27	.74	-	1.03	-	.55	-	.85	-
	26	.71	-	1.02	-	.52	-	.83	-
	25	.67	-	.92	-	.48	-	.73	-
	20	.63	-	.83	-	.44	-	.64	-
18	.56	-	.77	-	.37	-	.58	-	
95% - 90.01%	50	1.00	-	1.45	-	.76	-	1.22	-
	37	.85	-	1.29	-	.65	-	1.07	-
	35	.80	-	1.19	-	.63	-	.98	-
	30	.72	-	.96	-	.51	-	.75	-
	28	.68	-	.89	-	.47	-	.68	-
	27	.63	-	.82	-	.42	-	.60	-
	25	.55	-	.72	-	.34	-	.51	-
	22	.52	-	.69	-	.31	-	.48	-
	18	.49	-	.65	-	.28	-	.43	-
	16	.46	-	.62	-	.24	-	.40	-
LTV	Coverage	680+	660-679	680+	660-679	680+	660-679	680+	660-679
90% - 85.01%	50	.56	1.00%	.73	1.25%	.54	.85%	.60	1.03%
	35	.47	.82	.64	1.07	.25	.58	.41	.84
	30	.44	.73	.61	.99	.21	.50	.38	.76
	28	.43	.71	.60	.94	.20	.47	.37	.71
	27	.42	.69	.58	.92	.19	.45	.35	.69
	25	.41	.67	.56	.89	.18	.43	.33	.66
	20	.38	.60	.53	.81	.15	.37	.30	.57
	17	.36	.55	.49	.74	.13	.32	.26	.50
12	.33	.48	.43	.57	.10	.25	.20	.34	
85% & Below	50	.47	.76	.61	.92	.25	.62	.34	.85
	35	.41	.61	.55	.82	.17	.40	.27	.54
	30	.39	.55	.53	.76	.14	.33	.25	.48
	25	.38	.49	.49	.69	.11	.25	.21	.41
	20	.34	.46	.45	.63	.09	.18	.17	.35
	17	.32	.42	.43	.59	.08	.16	.15	.31
	12	.28	.36	.40	.52	.06	.13	.09	.23
6	.24	.30	.36	.44	.03	.10	.05	.16	

PREMIUM ADJUSTMENT SYSTEM FOR ALL PLANS

Counseling Saver	-.05%	Manufactured Housing	+.20%	Primary 2 Unit	+.25%	Rate/Term Refinance	+.10%
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Rates not available with LTV > 90% and Credit Score < 700.

PLAN 3 ON REVERSE SIDE.

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SPLIT PREMIUM MI

		PLAN 3 <i>Upfront Premium 1.75%</i>			
		FIXED		NON-FIXED	
		CREDIT SCORE		CREDIT SCORE	
LTV	Coverage	700+	660-699	700+	660-699
97% - 95.01%	50%	.94%	–	1.40%	–
	40	.64	–	.95	–
	37	.57	–	.84	–
	35	.49	–	.73	–
	30	.39	–	.58	–
	28	.35	–	.52	–
	27	.33	–	.49	–
	26	.31	–	.46	–
	25	.29	–	.43	–
	20	.19	–	.28	–
18	.15	–	.22	–	
95% - 90.01%	50	.74	–	1.00	–
	37	.49	–	.66	–
	35	.45	–	.60	–
	30	.35	–	.47	–
	28	.32	–	.43	–
	27	.29	–	.39	–
	25	.25	–	.34	–
	22	.19	–	.26	–
	18	.11	–	.15	–
	16	.07	–	.09	–
LTV	Coverage	680+	660-679	680+	660-679
90% - 85.01%	50	.53	.77%	.56	1.00%
	35	.23	.47	.24	.61
	30	.13	.37	.14	.48
	28	.08	.32	.09	.43
	27	.06	.30	.07	.39
	25	.03	.27	.04	.35
	20	.03	.17	.04	.22
	17	.02	.13	.03	.16
	12	.02	.03	.03	.04
	85% & Below	50	.22	.61	.33
35		.10	.38	.15	.50
30		.06	.30	.09	.40
25		.02	.23	.03	.30
20		.02	.15	.03	.20
17		.02	.11	.03	.14
12		.02	.03	.03	.04
6	.02	.03	.03	.04	

RATE NOTES

MI PRODUCTS

Split Premium MI is a monthly payment option that features lower monthly rates combined with an upfront premium due at closing. The upfront premium may be financed into the loan amount.

Financed Premium: Refer to Genworth's Guidelines for Housing Finance Agencies (5706176) for specific underwriting guidelines.

LOAN TYPE DEFINITIONS

Fixed Mortgages feature level payments for the first five years of the loan term. All acceptable plans must (1) fully amortize over a maximum of 40 years, (2) have the initial payment rate equal to or greater than the initial accrual rate, and (3) have no temporary buydowns, rate concessions or the potential for negative amortization during the first five years. Also included, 2% Graduated Payment Mortgages whose annual payment increases are limited to 2%.

Non-Fixed Payment Loans: Feature payment changes or the potential for payment changes during the first five years of the mortgage. Loans featuring negative amortization are not eligible for insurance.

LOAN TERM DEFINITIONS

Loan Terms: These rates may be used for all loan terms to a max 40-year term.

RENEWAL PREMIUMS DEFINITIONS

For level renewals:

- The renewal premium rate is applied to the original loan balance for years 1 through 10.
- For years 11 through term, the rate is reduced to 0.20% or remains the same if the rate is less than 0.20%.
- Premium adjustments do not apply to the 11th year rate through term.

ADDITIONAL NOTES

HFA Non-Refundable Rates: These rates are nonrefundable. No premium will be refunded when coverage is cancelled, unless cancelled under the Homeowners Protection Act of 1998.

Premium Adjusters apply to the monthly premium only. They do not apply to the upfront premium.

Nontraditional Credit: Where eligible, rates from the lowest credit score will be applied.

NEGATIVE AMORTIZATION NOT PERMITTED.

Underwriting Guidelines: Refer to Genworth's **Guidelines for Housing Finance Agencies (5706176)** to determine loan eligibility.

Investor Coverage: As with all programs, check directly with your investor for specific coverage requirements.

For additional rates or coverages: Call your local Genworth underwriting office or the ActionCenter® at 800.444.5664.

RATES MAY NOT BE AVAILABLE OR APPROVED IN ALL STATES. RATES ARE BASED ON PROPERTY LOCATION.

Find Rates Fast

Use our *Rates & Comparisons Tool* to compare products, loan types, terms and payments. Visit mortgageinsurance.genworth.com and enter "HFA1" in the **Program Code** field.