



Close more loans with Genworth’s competitive rates and expanded guidelines.

**Meet the Millennials.**

The Millennial generation is feeling better about the job market and their own financial standing, but still may not know how they can qualify for a loan today. Genworth Mortgage Insurance has the expanded guidelines and premium plans you need to close more loans for your Millennial borrowers.

*“Hey Mom, Dad, Grandpa Joe... can anyone help me?”*

Saving for a down payment and closing costs for a house is hard for many, especially Millennials. Here are some options that can assist with the home buying process:

<b>Gift funds:</b>	Money from Mom, Dad or Grandpa Joe can be used for down payments or closing costs
<b>Seller concessions:</b>	Use these funds towards closings costs and prepaid items
<b>Non-Occupying Co-Borrower(s):</b>	Great way to help a Millennial qualify for a mortgage
<b>Genworth assistance is available through:</b>	
<b>Reduced Mortgage Insurance options:</b>	HomeReady™, Home Possible®, and HFA programs – helps with payment affordability
<b>Competitive Rates and Plans:</b>	Split Premium MI, for example, can help with qualifying.

Ask your Genworth Sales Representative about it today.

Let’s help someone buy a house today.

**MI**llennials

Fact source: marketwatch.com  
 HomeReady™ is a trademark of Fannie Mae.  
 Home Possible® is a registered trademark of Freddie Mac.