

# The service you expect. The underwriting expertise you want. The flexibility you need. At a cost you'll appreciate.

Rely on Genworth's Contract Services Underwriting on MI and Non-MI<sup>1</sup> loans.

	Flow	Per-File Onsite	Per-Day Onsite
<b>Underwriter Location</b>	Remote	Remote or Onsite at your location	
<b>Hours</b>	7AM to 8PM ET	Your office hours	
<b>Fit With Your Process</b>	Files uploaded to Genworth and decision doc is returned	Fully integrated	
<b>Loan Assigned</b>	<a href="http://mi.genworth.com">mi.genworth.com</a>	Loans will be assigned to Genworth through your LOS.	
<b>Loan Management Control</b>	Origination quality, internal auditing measures on underwriter quality and performance		
<b>Technology Used</b>	Genworth's only	Genworth's & yours	
<b>Fee Structure</b>	MI File - \$115 Non-MI Files <sup>1</sup> - \$350	MI File - \$250 Non-MI Files <sup>1</sup> - \$350	Daily - \$500 per UW MI Credit - \$50/file
<b>Minimum with Fee</b>	None - pay per file submitted	30 files <sup>2</sup> per month per UW	None - pay per hour for time used
<b>Minimum Commitment Suggested</b>	None	2-3 months	
<b>Ramp Up Time</b>	2-3 days	5-6 weeks	
<b>Standard Recourse Terms</b>	\$7,500 per-file cap; \$150,000 book year cap; one year discovery Limited Recourse for Non-MI (return of per-file review fee)		
<b>Training Costs</b>	None	Daily - \$350 <sup>3</sup>	None
<b>Travel and Expenses</b>	None	Actual Cost	Actual Cost
<b>Possible Benefits</b>	<ul style="list-style-type: none"> <li>• Capacity management with large network of experienced underwriters</li> <li>• Competitive fee-based underwrite at our location or yours</li> <li>• Underwrite to Agency/Investor guidelines per customer's contract underwriting agreement</li> <li>• Underwriting consistency and common-sense conditions</li> <li>• Recourse protection from material errors on Genworth insured loans</li> <li>• Staff Appraisers available to our underwriters</li> <li>• Experienced in high LTV underwriting with high-quality results</li> </ul>		

<sup>1</sup>Non-MI based upon state eligibility.

<sup>2</sup>Monthly minimum will be adjusted for number of days and hours worked.

<sup>3</sup>Estimated training period one to two weeks.

Get started today! Contact your Genworth Sales Representative or the ActionCenter<sup>®</sup> at 800 444.5664 for more information.

**YOU-CENTRIC SOLUTIONS THAT MATTER**



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Genworth Mortgage Insurance underwriters include: Genworth Mortgage Insurance Corporation and Genworth Mortgage Insurance Corporation of North Carolina

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