

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-MI¹ loans.

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

¹Non-MI based upon state eligibility.

²Monthly minimum will be adjusted for number of days and hours worked.

³Estimated training period one to two weeks.

Get started today! Contact your Genworth Sales Representative or the ActionCenter[®] at 800 444.5664 for more information. Visit mi.genworth.com/investor-underwriting for State licensing information for Genworth Financial Services, Inc.

YOU-CENTRIC SOLUTIONS THAT MATTER

