

GSE High Loan-to-Value Refinance or Enhanced Relief RefinanceSM Form

Genworth Mortgage Insurance underwriters include:

Genworth Mortgage Insurance Corporation, Genworth Residential Mortgage Insurance Corporation of North Carolina, Genworth Residential Mortgage Assurance Corporation

Use this form for Fannie Mae's High Loan-to-Value Refinance and Freddie Mac's Enhanced Relief Refinance Loans (Same or New Servicer).

Determine Program Eligibility

1. Check the applicable program: *(check one)*

- Fannie Mae High Loan-to-Value Refinance *(alternative qualification path)*
 Fannie Mae High Loan-to-Value Refinance Desktop Underwriter[®] recommendation: _____
 Freddie Mac Enhanced Relief RefinanceSM *(manual underwrite)*
 Freddie Mac Enhanced Relief RefinanceSM – Loan Product Advisor[®] risk classification: _____

2. Check servicer type: *(check one)*

- Same New

Submission Instructions

Online Submission

Enter data online and upload associated documentation instead of using this form!

Log on to new.mi.genworth.com

See the back of this form for documentation requirements.

Fax Submission

1. Complete this form.
2. Gather documents. **See the back of this form for documentation requirements.**
3. Fax only this completed form plus applicable required documents to:

Genworth's National Processing Center (NPC) **800 890.3398**

Customer and Borrower Information

Organization Number B22222:	Insured Name:	Genworth Certificate Number:
Borrower Name:	Property Address:	
City, State, ZIP:	Lender Loan Number:	

Loan Information for New Rate/Term Refinance

Current Credit Score (s):

Borrower: _____

Co-Borrower: _____

Use Representative Credit Score

ARM Information *(complete only if new loan is an ARM)*

5 Yr ARM

7 Yr ARM

10 Yr ARM

_____ Months between adjustments

_____ % Per adjustment payment cap

_____ % Lifetime interest rate cap

Appraisal Information

Indicate new value method: *(check one)*

- Appraisal Waiver or Home Value Explorer[®] (HVE[®])
 New appraisal

Lender represents and warrants to the full extent permitted by law that information contained in this application is complete and accurate. For High Loan-to-Value Refinance and Enhanced Relief RefinanceSM, lender also represents, warrants and covenants that this loan has been underwritten and documented in accordance with all applicable GSE program requirements, meets all GSE applicable program eligibility requirements, and will meet all applicable requirements for the submission program indicated above, including that information provided in summary format is supported by the appropriate Fannie Mae/Freddie Mac source documents. Any person who knowingly and with the intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any material fact thereto, is subject to criminal and civil liability under state and/or federal law. The lender certifies that to the best of his/her knowledge, the information provided is true, complete and accurate and certifies on behalf of the Insured that this loan conforms to the terms and conditions of the applicable Master Policy.

Enhanced Relief RefinanceSM is a service mark of Freddie Mac. Desktop Underwriter[®] is a registered trademark of Fannie Mae. Loan Product Advisor[®] is a registered trademark of Freddie Mac.

Contact Name <i>(please print)</i>	E-Mail	Phone
Authorized Signature <i>(may be typed)</i>	Date	FAX

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Documents for Initial Submission Request

It's easy to order a Commitment/Certificate for your High Loan-to-Value Refinance and Enhanced Relief Refinance loans. These are the documents we will need to process your request, whether you submit online or via fax. If you need assistance, contact the ActionCenter[®] at 800 444.5664.

Note: Genworth reserves the right to request additional information.

Program	Same or New Servicer	Genworth Delegated or Non-Delegated	UPLOAD or FAX these documents
<ul style="list-style-type: none"> • Fannie Mae High Loan-to-Value Refinance • Freddie Mac Enhanced Relief Refinance 	Same and New	Delegated and Non-Delegated	<ul style="list-style-type: none"> • Fannie Mae 1003/Freddie Mac 65 • Fannie Mae 1008/Freddie Mac 1077
<ul style="list-style-type: none"> • Fannie Mae High Loan-to-Value Refinance (<i>alternative qualification path</i>) • Freddie Mac Enhanced Relief Refinance (<i>manual underwriting</i>) 	Same and New	Delegated and Non-Delegated	<ul style="list-style-type: none"> • Fannie Mae 1003/Freddie Mac 65 • Fannie Mae 1008/Freddie Mac 1077 • All documentation that is required by the DU or Loan Product Advisor report

Need to Revise a Commitment?

No need to re-upload or re-fax loan documents to update the loan amount on a previously issued Refinance Commitment/Certificate! Commitment corrections are only a phone call away.

Contact our ActionCenter at 800 444.5664 for help with loan amount and other minor changes, so let them know what you need changed and they can re-issue the commitment.

Note: Genworth reserves the right to request additional documentation prior to updating the commitment/certificate.