

Application for Genworth Mortgage Insurance

Initial Insured Name: _____ Initial Insured Address: _____
 Submitting Org. #: _____ City: _____ State _____ ZIP _____
 Borrower Last Name: _____ Lender Loan #: _____
 Lender E-mail Address: _____

Submission Information

Online Submission:

Enter data online and upload associated documentation instead of using this form!
 Log on to mi.genworth.com

Mail to:

Central Imaging – MI Only
 Genworth Mortgage Insurance
 8325 Six Forks Road
 Raleigh, NC 27615

Fax to:

800.285.4322

Mortgage Insurance Information

To use your **Preferred MI Characteristics**, check this box

Otherwise, complete sections below:

Borrower Paid MI or

Coverage _____%

- Zero Monthly Premium MI
- Monthly Premium MI
- Single Premium MI
Base Loan Amount (if financed) \$ _____
- Standard Annual Premium MI
Base Loan Amount (if financed) \$ _____
- Level Annual Premium MI
Base Loan Amount (if financed) \$ _____
- Split Premium MI *(choose a plan below)*
Base Loan Amount (if financed) \$ _____
 .50% 1.25%
 .75% 1.50%
 1.00% 1.75%

Lender Paid MI

Coverage _____%

- Monthly Premium MI
- Single Premium MI
- Standard Annual Premium MI
- Level Annual Premium MI
- Split Premium MI *(choose a plan below)*
 .50% 1.25%
 .75% 1.50%
 1.00% 1.75%

Now, select your Refund Option (for Borrower Paid Only) and your Renewal Option:

Refund Option: *(Borrower Paid Only)*

- Non Refundable
- Refundable

Renewal Option:

- Level/Constant
- Amortized/Declining

General Loan Information

If applicable, complete the sections below:

ARM, Temporary Buydown or Balloon: Send ARM disclosure or complete this section. **Note:** Ineligible product types are not listed.

ARM TYPE: _____ Cap/Adj. _____%
 INDEX: _____ Margin _____%
 Start Rate _____% Life Cap _____%
 Mos./1st Adj. _____

If Temporary Buydown:

- 3-2-1%
- 2-1-0%
- 1-0%
- Other: _____

If Balloon:

Years _____

Check all that apply: *(see back for definitions)*

- Construction/Permanent Loan
- Closed Loan
- Affordable Housing
- Relocation
- Pledged Asset
- Renovation
- Genworth-Insured Streamlined Refinance
- Genworth Certificate Number _____
- Housing Finance Agency (HFA)
 Yes No

Questions?

See the back of this form for more information, or you can call our ActionCenter® at 800.444.5664.

Complete Contact Section

Lender represents and, except where prohibited by law, warrants that information contained in this Insurance Application is complete and accurate. Lender also represents that this loan will meet all 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. If Delegated, the underwriter certifies that to the best of his/her knowledge, the information provided is true, complete and accurate and certifies on behalf of the Initial Insured that this loan conforms to the terms and conditions of the Delegated Underwriting Endorsement.

Contact Name <i>(please print)</i>	Contact E-mail Address	Telephone Number w/Extension
Authorized Signature <i>(may be typed)</i>	Date	Commitment Fax Number

Helpful Hints for Completing this Application

We want this form to be as easy to use as possible, so we have compiled some questions and answers that may help you. Remember, if you have more questions, contact the Genworth ActionCenter® at 800 444.5664 or Action.Center@Genworth.com or visit our website at mi.genworth.com.

Submit Full Package MI Loans and Upload Documentation Online

To get started, log on to mi.genworth.com and select **Submit Full Package** and you're on your way to a faster, easier submission.

LOS Integrations – Order MI from Genworth quickly and securely through established interfaces with many loan origination system (LOS) vendors. We've partnered with vendors across the industry to provide access to Genworth MI. Visit mi.genworth.com/LenderServices/LoanOriginationSystems for details.

What is in a Full Package?

The following documentation is required with a full package submission (shown in underwriting order).

MI APPLICATION – Find one at mi.genworth.com

Include the following as applicable:

1008 (Uniform Underwriting & Transmittal Summary)

1003 (Uniform Residential Loan Application)

AUS FINDINGS/FEEDBACK

CREDIT

Credit Reports & Score Information Disclosure
Verification of Mortgage and/or Rent
Credit Explanation Letter(s)
Evidence of Payoffs & Tax Lien Satisfaction
HUD-1/Closing Disclosure (Sale of Previous Property)
Related Public Records

INCOME

Pay Stubs and W-2s
Verifications of Employment
Retirement/Social Security/Pensions
Military Information
Rental/Lease Agreements (Owned Property)

TAX RETURNS

ASSETS

Bank and Brokerage Statements
Verification of Deposits
Check Copies for Earnest Money Deposits
Gift Letters and Proof of Receipt

APPRAISAL

All Appraisal Docs, including License & Clear Photos
Condo/PUD Information

SALES CONTRACT

Executed Contract & Supporting Documents

OTHER

Divorce, Separation, Child Support Agreements
Any Documents used to make Underwriting Decisions

What are Preferred MI Characteristics?

They are your most commonly used characteristics when you order MI, such as: premium plan, renewal options and coverage levels. You can set your Preferred MI Characteristics to help you save time completing this application. You simply check the box beside Preferred MI Characteristics, and we'll apply your established preferences to that loan. To establish your Preferred MI Characteristics, contact the ActionCenter at 800 444.5664

I'm Looking for a Product Type That I Don't See Listed. Why is That?

If you don't see a product type, such as Pay Option ARM or Interest Only, then that product is not eligible for Genworth Mortgage Insurance coverage.

Rate Express® – Use Genworth's Rate Express, our exclusive rates and comparison tool, for all your rate quote needs. The Rate Express mobile app is available on the App Store and Google Play.

Terms Defined

Closed Loan – A loan that has been closed more than 120 days and previously uninsured or insured by another MI company. See section 8.5 of our Underwriting Manual.

For definitions of other terms on this form, please see our Underwriting Manual at mi.genworth.com/RatesandGuidelines.