

# Application for Genworth Mortgage Insurance

[Clear Form](#)

Initial Insured Name: \_\_\_\_\_

Initial Insured Address: \_\_\_\_\_

Submitting Org. #: \_\_\_\_\_

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Borrower Last Name: \_\_\_\_\_

Lender Loan #: \_\_\_\_\_

Lender E-mail: \_\_\_\_\_

## Submission Information

### Online Submission

Enter data online and upload associated documentation instead of using this form! Log on to [mi.genworth.com](http://mi.genworth.com)

### or Complete This Form & Gather Documents

- FNMA 1003/FHLMC 65
- FNMA 1008/FHLMC 1007

### Fax Documents to

National Processing Center (NPC)  
800 672.7718

## Mortgage Insurance Information

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

**Otherwise, complete the sections below:**

First, identify the type of mortgage insurance product, Borrower or Lender Paid:

### Borrower Paid MI

### or Lender Paid MI

**Coverage** \_\_\_\_\_%

**Coverage** \_\_\_\_\_%

Zero Monthly Premium MI

Monthly Premium MI

Monthly Premium MI

Single Premium MI

Single Premium MI

Standard Annual Premium MI

Base Loan Amount

Level Annual Premium MI

(if financed) \$ \_\_\_\_\_

Split Premium MI

Standard Annual Premium MI

**(Choose a plan below)**

Base Loan Amount

.50%  1.25%

(if financed) \$ \_\_\_\_\_

.75%  1.50%

Level Annual Premium MI

1.00%  1.75%

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%

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

Complete the loan information to the right as it applies to your loan.

## General Loan Information

**Borrower credit score:** \_\_\_\_\_

**Co-Borrower credit score:** \_\_\_\_\_

Use **Representative credit score**. See back for more information.

### Desktop Underwriter®:

(select one)

(select one)

Approve

Eligible

Refer with Caution

Ineligible

Deed restriction survives foreclosure?

Yes, (010)  No, (011)

### Loan Prospector®:

(select one)

(select one)

Accept

Eligible

Caution

Eligible, A Minus Offering

Ineligible

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

Affordable Housing

Relocation

Pledged Asset

Genworth-Insured Streamlined Refinance

Genworth Certificate Number \_\_\_\_\_

Renovation

Construction to Perm (CtoP)

Housing Finance Agency (HFA)

Yes  No

### 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%  Other: \_\_\_\_\_

### If Balloon:

Years \_\_\_\_\_

2-1-0%

1-0%

## 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 (please print)	Contact E-mail Address	Telephone Number w/Extension
Authorized Signature (may be typed)	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](mailto:Action.Center@Genworth.com).

### What is the Delegated Program?

The Delegated Underwriting Program allows the Delegated Lender to review Loans for insurance eligibility under our Underwriting Requirements pursuant to the Delegated Underwriting Endorsement. Genworth does not underwrite delegated Loans because the Delegated Lender is representing and warranting that the Loan meets the Underwriting Requirements and Delegated Program Requirements. The documents submitted with this Insurance Application are used for data entry purposes only and at that point will not be reviewed or evaluated for compliance to Underwriting Requirements.

### Can I Order My MI Online?

Yes. To get started, log on to [mi.genworth.com](http://mi.genworth.com) and select **Delegated** 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](http://mi.genworth.com/LenderServices/LoanOriginationSystems) for details.

### 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<sup>SM</sup>** – 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

**Base Loan Amount (if MI premium is financed)** – The base loan amount is the loan amount + financed amounts for closing costs, prepaid/escrows, etc. but excludes the amount of MI premium financed. See section 4.9 of our Underwriting Manual.

**Representative Credit Score** – The score that should be used when multiple scores are obtained for one borrower. For more information, see section 5.5 of our Underwriting Manual.

For definitions of other terms on this form, please see our Underwriting Manual at [mi.genworth.com/RatesandGuidelines](http://mi.genworth.com/RatesandGuidelines).

### I Have General Mortgage Insurance Questions. Where Can I Go?

Visit us online at [mi.genworth.com](http://mi.genworth.com).