



## Peak Portfolio<sup>SM</sup> is climbing to new heights

### Introducing our new legal entity created exclusively for your portfolio loans

Holding high LTV residential mortgage loans in portfolio without mortgage insurance (MI) may require additional capital reserves and exposure to credit risk. However, when you add Genworth's Peak MI to a portfolio loan both you and your borrower benefit.

With Genworth's Peak MI on your portfolio loans you can reduce credit risk exposure, expand your high LTV lending, address unique borrower needs, and possibly realize capital relief.

### Let's take a peek at Peak

- Differentiated Pricing
- Expanded Guidelines
- Term-to-89 Coverage
- Peak MI is specifically designed for portfolio loans, and as such, is not eligible for sale to GSEs

### Let's talk ordering options

- **Loan-Level** – Ordering is directed by you, on a loan level basis, through Genworth's MI Site or your Loan Origination System.
- **Rules-Based** – Genworth automatically directs loans to Peak based on loan attributes. You simply order MI as you do today.

It is our business to make it easier for you to manage and protect yours. With Peak Portfolio, we have the right you-centric solution to provide you with capital relief, reduce your risk exposure, and give you and your borrowers' access to exclusive programs and services. All with the expertise, experience, and strength you expect from Genworth Mortgage Insurance.

Peak Portfolio is effective July 1, 2019\*. Contact your Genworth representative or the ActionCenter® at 800 444.5664 to begin the opt-in process.

### You-centric solutions that matter.



\*Pending state approvals.

Genworth Peak Portfolio loans underwritten by: Genworth Mortgage Insurance Corporation of North Carolina

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Genworth Mortgage Insurance Corporation and Genworth Mortgage Insurance Corporation of North Carolina

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