

Genworth Supports the Fannie Mae and Freddie Mac (GSEs) COVID-19 Temporary Measures and Flexibilities

Effective immediately, loans utilizing Genworth's Simply UnderwriteSM, Standard, and Peak PortfolioSM programs may be underwritten in accordance with the temporary measures and flexibilities provided in the GSE announcements referenced below:

Announcement Date	Genworth Credit Policy Bulletin	Fannie Mae	Freddie Mac
July 9, 2020	July 16, 2020 – Bulletin 2020-09	Fannie Mae Lender Letter LL-2020-03, Impact of COVID-19 on Origination Fannie Mae Lender Letter LL-2020-04, Impact of COVID-19 on Appraisals	Freddie Mac Bulletin 2020-27-Selling Guidance Related to COVID-19
June 11, 2020	July 6, 2020 – Bulletin 2020-08	Fannie Mae Lender Letter LL-2020-03, Impact of COVID-19 on Originations Fannie Mae Lender Letter LL-2020-04, Impact of COVID-19 on Appraisals	Freddie Mac Bulletin 2020-23 – Selling Guidance Related to COVID-19
June 8, 2020	June 8, 2020 – Bulletin 2020-07	Fannie Mae Lender Letter LL-2020-03, Impact of COVID-19 on Originations	Freddie Mac Bulletin 2020-19 – Selling Guidance Related to COVID-19
		Fannie Mae Lender Letter LL-2020-04, Impact of COVID-19 on Appraisals	Freddie Mac Bulletin 2020-17 – Selling Guidance Related to COVID-19
		Fannie Mae Lender Letter LL-2020-06, Selling Loans in Forbearance due to COVID-19	
May 5, 2020	May 6, 2020 – Bulletin 2020-06	Fannie Mae Lender Letter LL-2020-04, Impact of COVID-19 on Appraisals Fannie Mae Lender Letter LL-2020-03, Impact of COVID-19 on Originations	Freddie Mac Bulletin 2020-11 – Selling Guidance Related to COVID-19
April 14, 2020	April 15, 2020 - Bulletin 2020-05	Fannie Mae Lender Letter LL-2020-04, Impact of COVID-19 on Appraisals	Freddie Mac Bulletin 2020-11 – Selling Guidance Related to COVID-19

Announcement Date	Genworth Credit Policy Bulletin	Fannie Mae	Freddie Mac
March 31, 2020	April 1, 2020 – Bulletin 2020-04	Fannie Mae Lender Letter LL-2020-04, Impact of COVID-19 on Appraisals Fannie Mae Lender Letter LL-2020-03, Impact of COVID-19 on Originations	Freddie Mac Bulletin 2020-8 – Selling Guidance Related to COVID-19
March 23, 2020	March 24, 2020 - Bulletin 2020-03	Lender-Letter-LL-2020-04-Impact-COVID-19-Appraisals Lender-Letter-LL-2020-03-Impact-COVID-19-Originations	Freddie Mac Bulletin - 2020-5

Genworth will continue to monitor for any GSE updates and will issue additional guidance as appropriate. At this time, our published *Underwriting Guidelines* will not be updated.

Notes: *Genworth’s acceptance of the GSEs’ announced flexibilities does not waive our rights under the Master Policy.*

Lenders are also responsible to ensure each loan is in compliance to its investor’s guidelines.