

# GSE High Loan-to-Value Refinance or Enhanced Relief Refinance<sup>SM</sup> Form

Genworth Mortgage Insurance underwriters include:  
Genworth Mortgage Insurance Corporation and Genworth Mortgage Insurance Corporation of North Carolina

**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 Refinance<sup>SM</sup> *(manual underwrite)*
- Freddie Mac Enhanced Relief Refinance<sup>SM</sup> – 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 [mi.genworth.com](http://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

Insured represents the Application, submitted under the terms of the applicable Policy, is true and complete in all material respects; no information is false or misleading; and no information has been omitted that makes other information provided untrue, inaccurate or incomplete, or the loan ineligible for coverage. For Applications submitted under our delegated underwriting program, the loan meets our Underwriting Guidelines in all material respects. 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, may be subject to criminal and civil liability under state and/or federal law. **See State Fraud Warnings for state specific disclosures at [mi.genworth.com](http://mi.genworth.com).**

Enhanced Relief Refinance<sup>SM</sup> 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

## GSE High Loan-to-Value Refinance or Enhanced Relief Refinance<sup>SM</sup> Form

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

### 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.**

**Note:** Genworth reserves the right to request additional documentation prior to updating the Commitment/Certificate.