

Single Premium Refund Schedule F*



Applies to loans closed on or after 7/29/1999 and before 9/22/2005 or any refund required under Homeowners Protection Act of 1998.

Genworth Mortgage Insurance Corporation

% of Premium Refunded					% of Premium Refunded					% of Premium Refunded				
Certificate Months In Force**	30 Year Loan Term				Certificate Months In Force**	30 Year Loan Term				Certificate Months In Force**	30 Year Loan Term			
	LTV 97+%	LTV 95%	LTV 90%	LTV 85%		LTV 97+%	LTV 95%	LTV 90%	LTV 85%		LTV 97+%	LTV 95%	LTV 90%	LTV 85%
1	99.388%	99.396%	99.389%	99.269%	58	41.004%	45.743%	49.583%	28.240%	115	3.085%	3.675%		
2	98.550	98.573	98.563	98.283	59	40.040	44.779	48.553	26.391	116	2.815	3.331		
3	97.615	97.660	97.654	97.198	60 (5 Yrs)	39.083	43.816	47.517	24.514	117	2.560	3.003		
4	96.619	96.695	96.700	96.059	61	38.132	42.855	46.475	22.610	118	2.318	2.693		
5	95.581	95.695	95.720	94.889	62	37.188	41.896	45.428	20.680	119	2.090	2.399		
6	94.516	94.675	94.726	93.702	63	36.251	40.940	44.376	18.724	120 (10 Yrs)	1.877	2.121		
7	93.430	93.641	93.727	92.508	64	35.321	39.987	43.319	16.742	121	1.676	1.860		
8	92.331	92.599	92.728	91.314	65	34.399	39.037	42.259	14.734	122	1.489	1.615		
9	91.222	91.555	91.733	90.123	66	33.485	38.091	41.195	12.701	123	1.315	1.386		
10	90.109	90.512	90.747	88.939	67	32.579	37.150	40.128	10.644	124	1.154	1.173		
11	88.992	89.472	89.770	87.766	68	31.681	36.213	39.059	8.562	125	1.006	0.975		
12 (1 Yr)	87.876	88.437	88.806	86.603	69	30.793	35.281	37.987	6.456	126	0.869	0.793		
13	86.762	87.410	87.855	85.454	70	29.913	34.354	36.914	4.327	127	0.745	0.626		
14	85.651	86.391	86.919	84.319	71	29.042	33.433	35.841	2.175	128	0.632	0.473		
15	84.544	85.381	85.998	83.197	72 (6 Yrs)	28.182	32.519	34.766	0.000	129	0.530	0.334		
16	83.444	84.382	85.094	82.091	73	27.331	31.611	33.691		130	0.439	0.210		
17	82.350	83.394	84.206	80.999	74	26.490	30.709	32.617		131	0.358	0.098		
18	81.264	82.418	83.336	79.921	75	25.660	29.815	31.544		132 (11 Yrs)	0.288	0.000		
19	80.186	81.454	82.483	78.858	76	24.840	28.929	30.472		133	0.226			
20	79.116	80.503	81.646	77.808	77	24.031	28.051	29.402		134	0.174			
21	78.055	79.564	80.828	76.772	78	23.233	27.180	28.335		135	0.130			
22	77.004	78.637	80.026	75.749	79	22.447	26.319	27.270		136	0.094			
23	75.962	77.724	79.242	74.738	80	21.672	25.467	26.209		137	0.064			
24 (2 Yrs)	74.931	76.824	78.474	73.737	81	20.909	24.624	25.152		138	0.042			
25	73.909	75.936	77.724	72.748	82	20.158	23.791	24.100		139	0.025			
26	72.897	75.061	76.990	71.767	83	19.419	22.968	23.052		140	0.013			
27	71.895	74.199	76.272	70.795	84 (7 Yrs)	18.693	22.155	22.011		141	0.006			
28	70.903	73.349	75.570	69.830	85	17.979	21.353	20.975		142	0.002			
29	69.921	72.512	74.883	68.871	86	17.278	20.562	19.946		143	0.000			
30	68.950	71.687	74.212	67.917	87	16.590	19.783	18.924		144 (12 Yrs)	0.000			
31	67.972	70.851	73.523	66.929	88	15.915	19.015	17.909		156 (13 Yrs)				
32	66.989	70.004	72.816	65.908	89	15.253	18.260	16.903		168 (14 Yrs)				
33	66.000	69.147	72.093	64.853	90	14.605	17.516	15.905		180 (15 Yrs)				
34	65.007	68.280	71.352	63.766	91	13.971	16.786	14.917						
35	64.010	67.403	70.595	62.646	92	13.350	16.068	13.938						
36 (3 Yrs)	63.009	66.518	69.822	61.493	93	12.743	15.364	12.970						
37	62.005	65.625	69.033	60.307	94	12.151	14.673	12.012						
38	60.999	64.724	68.230	59.089	95	11.572	13.995	11.066						
39	59.990	63.815	67.411	57.839	96 (8 Yrs)	11.008	13.332	10.131						
40	58.980	62.900	66.579	56.557	97	10.458	12.684	9.209						
41	57.969	61.978	65.732	55.243	98	9.923	12.049	8.299						
42	56.957	61.050	64.872	53.897	99	9.402	11.430	7.402						
43	55.945	60.117	63.998	52.521	100	8.896	10.825	6.520						
44	54.933	59.179	63.112	51.112	101	8.405	10.236	5.651						
45	53.922	58.236	62.213	49.673	102	7.928	9.662	4.796						
46	52.911	57.288	61.302	48.203	103	7.466	9.104	3.957						
47	51.902	56.337	60.380	46.703	104	7.020	8.561	3.133						
48 (4 Yrs)	50.895	55.383	59.446	45.172	105	6.588	8.035	2.325						
49	49.890	54.425	58.502	43.610	106	6.171	7.525	1.533						
50	48.888	53.466	57.547	42.019	107	5.769	7.030	0.758						
51	47.888	52.503	56.582	40.398	108 (9 Yrs)	5.381	6.553	0.000						
52	46.892	51.540	55.608	38.748	109	5.009	6.092							
53	45.899	50.574	54.624	37.068	110	4.652	5.647							
54	44.911	49.608	53.632	35.359	111	4.309	5.219							
55	43.926	48.642	52.631	33.622	112	3.981	4.808							
56	42.947	47.675	51.622	31.856	113	3.668	4.413							
57	41.973	46.709	50.606	30.062	114	3.369	4.036							

* Percentage of premium refunded if the policy is cancelled.

** Certificate Months in Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

See page 4 for instructions and additional details.

Single Premium Refund Schedule F* (continued)

% of Premium Refunded					% of Premium Refunded					% of Premium Refunded				
Certificate Months In Force**	25 Year Loan Term				Certificate Months In Force**	25 Year Loan Term				Certificate Months In Force**	25 Year Loan Term			
	LTV 97+%	LTV 95%	LTV 90%	LTV 85%		LTV 97+%	LTV 95%	LTV 90%	LTV 85%		LTV 97+%	LTV 95%	LTV 90%	LTV 85%
1	99.382%	99.354%	99.325%	99.164%	49	49.189%	48.915%	48.897%	26.165%	97	8.940%			
2	98.537	98.474	98.409	98.032	50	48.169	47.806	47.648	23.982	98	8.388			
3	97.592	97.496	97.398	96.780	51	47.152	46.693	46.385	21.760	99	7.852			
4	96.586	96.459	96.333	95.460	52	46.139	45.578	45.109	19.499	100	7.330			
5	95.538	95.384	95.236	94.098	53	45.129	44.460	43.820	17.197	101	6.822			
6	94.462	94.285	94.119	92.710	54	44.123	43.340	42.519	14.857	102	6.330			
7	93.365	93.169	92.992	91.306	55	43.122	42.219	41.206	12.477	103	5.852			
8	92.254	92.043	91.861	89.894	56	42.125	41.098	39.881	10.058	104	5.389			
9	91.133	90.912	90.730	88.479	57	41.133	39.975	38.546	7.601	105	4.942			
10	90.007	89.780	89.604	87.065	58	40.147	38.852	37.199	5.106	106	4.509			
11	88.879	88.649	88.484	85.654	59	39.166	37.730	35.843	2.572	107	4.091			
12 (1 Yr)	87.750	87.522	87.373	84.248	60 (5 Yrs)	38.192	36.608	34.477	0.000	108 (9 Yrs)	3.688			
13	86.622	86.400	86.272	82.849	61	37.223	35.488	33.101		109	3.301			
14	85.498	85.285	85.183	81.457	62	36.262	34.369	31.717		110	2.928			
15	84.379	84.178	84.106	80.073	63	35.308	33.252	30.324		111	2.569			
16	83.265	83.080	83.042	78.697	64	34.360	32.137	28.924		112	2.226			
17	82.157	81.991	81.991	77.328	65	33.421	31.025	27.515		113	1.897			
18	81.057	80.913	80.954	75.967	66	32.489	29.916	26.100		114	1.584			
19	79.965	79.844	79.931	74.613	67	31.566	28.811	24.679		115	1.284			
20	78.882	78.787	78.921	73.265	68	30.651	27.709	23.251		116	0.999			
21	77.807	77.740	77.924	71.923	69	29.745	26.612	21.818		117	0.728			
22	76.741	76.705	76.941	70.584	70	28.848	25.520	20.380		118	0.472			
23	75.685	75.680	75.971	69.248	71	27.960	24.432	18.938		119	0.229			
24 (2 Yrs)	74.638	74.667	75.013	67.915	72 (6 Yrs)	27.083	23.350	17.491		120	0.000			
25	73.601	73.664	74.068	66.581	73	26.214	22.275	16.041						
26	72.574	72.672	73.134	65.247	74	25.356	21.205	14.588						
27	71.557	71.691	72.212	63.909	75	24.509	20.142	13.132						
28	70.550	70.720	71.300	62.568	76	23.672	19.086	11.674						
29	69.553	69.760	70.399	61.220	77	22.846	18.038	10.215						
30	68.565	68.809	69.507	59.864	78	22.031	16.997	8.754						
31	67.571	67.846	68.593	58.466	79	21.228	15.965	7.293						
32	66.572	66.870	67.658	57.025	80	20.436	14.941	5.833						
33	65.567	65.883	66.702	55.542	81	19.656	13.926	4.372						
34	64.558	64.884	65.726	54.017	82	18.888	12.920	2.913						
35	63.544	63.875	64.729	52.449	83	18.132	11.924	1.455						
36 (3 Yrs)	62.527	62.856	63.713	50.840	84 (7 Yrs)	17.389	10.938	0.000						
37	61.507	61.828	62.678	49.189	85	16.658	9.962							
38	60.484	60.790	61.623	47.496	86	15.941	8.997							
39	59.459	59.744	60.551	45.762	87	15.236	8.042							
40	58.432	58.690	59.460	43.987	88	14.544	7.099							
41	57.404	57.628	58.351	42.170	89	13.866	6.168							
42	56.375	56.559	57.226	40.312	90	13.201	5.249							
43	55.346	55.484	56.083	38.413	91	12.551	4.342							
44	54.317	54.402	54.924	36.473	92	11.913	3.447							
45	53.289	53.314	53.749	34.492	93	11.290	2.565							
46	52.261	52.221	52.559	32.471	94	10.681	1.697							
47	51.235	51.124	51.353	30.409	95	10.086	0.842							
48 (4 Yrs)	50.211	50.022	50.132	28.307	96 (8 Yrs)	9.506	0.000							

* Percentage of premium refunded if the policy is cancelled.

** Certificate Months in Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

See page 4 for instructions and additional details.

Single Premium Refund Schedule F* (continued)

% of Premium Refunded					% of Premium Refunded				
Certificate Months In Force**	20 Year Loan Term				Certificate Months In Force**	20 Year Loan Term			
	LTV 97+%	LTV 95%	LTV 90%	LTV 85%		LTV 97+%	LTV 95%	LTV 90%	LTV 85%
1	99.306%	99.249%	99.154%	98.663%	43	47.358%	43.683%	35.157%	
2	98.353	98.221	98.002	96.832	44	46.103	42.236	33.277	
3	97.286	97.076	96.722	94.785	45	44.848	40.780	31.372	
4	96.148	95.858	95.364	92.602	46	43.593	39.317	29.441	
5	94.961	94.591	93.956	90.324	47	42.339	37.845	27.485	
6	93.739	93.291	92.514	87.974	48 (4 Yrs)	41.087	36.367	25.505	
7	92.491	91.967	91.049	85.569	49	39.836	34.882	23.502	
8	91.225	90.626	89.569	83.120	50	38.587	33.391	21.474	
9	89.945	89.275	88.078	80.634	51	37.340	31.895	19.423	
10	88.656	87.917	86.583	78.118	52	36.097	30.393	17.350	
11	87.361	86.555	85.084	75.575	53	34.857	28.887	15.255	
12 (1 Yr)	86.063	85.192	83.586	73.006	54	33.620	27.376	13.137	
13	84.764	83.830	82.089	70.414	55	32.388	25.862	10.998	
14	83.466	82.471	80.594	67.799	56	31.160	24.345	8.839	
15	82.169	81.115	79.104	65.161	57	29.937	22.825	6.659	
16	80.876	79.764	77.617	62.499	58	28.720	21.302	4.459	
17	79.588	78.418	76.135	59.812	59	27.508	19.778	2.239	
18	78.304	77.078	74.657	57.098	60 (5 Yrs)	26.301	18.252	0.000	
19	77.026	75.744	73.183	54.356	61	25.102	16.726		
20	75.754	74.417	71.714	51.583	62	23.909	15.199		
21	74.489	73.096	70.247	48.776	63	22.723	13.672		
22	73.231	71.782	68.783	45.933	64	21.544	12.145		
23	71.980	70.475	67.322	43.050	65	20.373	10.619		
24 (2 Yrs)	70.737	69.173	65.861	40.124	66	19.210	9.095		
25	69.501	67.878	64.401	37.152	67	18.056	7.572		
26	68.272	66.588	62.940	34.128	68	16.910	6.051		
27	67.051	65.304	61.478	31.049	69	15.774	4.534		
28	65.838	64.024	60.012	27.910	70	14.646	3.019		
29	64.632	62.750	58.542	24.707	71	13.528	1.507		
30	63.433	61.479	57.067	21.434	72 (6 Yrs)	12.420	0.000		
31	62.226	60.191	55.559	18.075	73	11.323			
32	61.012	58.888	54.021	14.631	74	10.236			
33	59.792	57.570	52.451	11.102	75	9.159			
34	58.566	56.237	50.851	7.487	76	8.094			
35	57.334	54.891	49.222	3.786	77	7.040			
36 (3 Yrs)	56.098	53.531	47.562	0.000	78	5.998			
37	54.858	52.158	45.874		79	4.967			
38	53.614	50.773	44.157		80	3.948			
39	52.367	49.376	42.412		81	2.942			
40	51.117	47.968	40.639		82	1.949			
41	49.865	46.550	38.838		83	0.968			
42	48.612	45.121	37.011		84	0.000			

* Percentage of premium refunded if the policy is cancelled.

** Certificate Months in Force is calculated as one plus the number of month boundaries crossed between the MI effective date and the cancellation date.

See page 4 for instructions and additional details.

Single Premium Refund Schedule F* (continued)

% of Premium Refunded					% of Premium Refunded				
Certificate Months In Force**	15 Year Loan Term				Certificate Months In Force**	15 Year Loan Term			
	LTV 97+%	LTV 95%	LTV 90%	LTV 85%		LTV 97+%	LTV 95%	LTV 90%	LTV 85%
1	99.135%	98.968%	98.653%	97.940%	31	50.402%	39.805%	17.177%	
2	97.946	97.549	96.803	95.100	32	48.714	37.630	13.860	
3	96.610	95.958	94.728	91.906	33	47.017	35.430	10.484	
4	95.181	94.258	92.509	88.477	34	45.312	33.207	7.048	
5	93.685	92.480	90.188	84.874	35	43.598	30.961	3.553	
6	92.141	90.644	87.788	81.135	36 (3 Yrs)	41.877	28.692	0.000	
7	90.559	88.766	85.328	77.285	37	40.150	26.402		
8	88.948	86.853	82.819	73.338	38	38.417	24.092		
9	87.316	84.914	80.269	69.308	39	36.679	21.761		
10	85.667	82.953	77.686	65.201	40	34.936	19.412		
11	84.004	80.976	75.072	61.022	41	33.190	17.043		
12 (1 Yr)	82.333	78.986	72.432	56.775	42	31.440	14.657		
13	80.653	76.984	69.768	52.461	43	29.687	12.254		
14	78.969	74.973	67.081	48.080	44	27.933	9.834		
15	77.282	72.955	64.372	43.630	45	26.176	7.398		
16	75.593	70.931	61.642	39.112	46	24.419	4.946		
17	73.903	68.900	58.889	34.521	47	22.661	2.480		
18	72.213	66.865	56.113	29.854	48 (4 Yrs)	20.904	0.000		
19	70.524	64.824	53.314	25.107	49	19.146			
20	68.836	62.779	50.490	20.276	50	17.391			
21	67.151	60.728	47.640	15.356	51	15.636			
22	65.467	58.672	44.761	10.341	52	13.884			
23	63.786	56.610	41.853	5.225	53	12.134			
24 (2 Yrs)	62.107	54.542	38.911	0.000	54	10.388			
25	60.430	52.467	35.935		55	8.645			
26	58.756	50.384	32.922		56	6.906			
27	57.084	48.292	29.868		57	5.172			
28	55.414	46.191	26.770		58	3.442			
29	53.746	44.079	23.626		59	1.718			
30	52.080	41.955	20.432		60 (5 Yrs)	0.000			

Instructions for Use

- Using the tables, choose the row representing the number of certificate months in force.
- Select the appropriate refund based on original LTV and Loan Term.
- Select % premium refunded under appropriate column and multiply by the premium paid to calculate the refunded amount.
- HPA Cancellation – If, at any time, a refund is required under the Homeowners Protection Act of 1998, a refund of unearned premium using the table will be required.
- Some state exceptions apply.

Single Premium

Genworth borrower-paid single premium plans written after 6/1/2000 provide for the expiration of coverage when a loan amortizes to 78% of the original value, unless previously cancelled. Two refund options are available: *Fully Refundable* and *Limited Refund*. No refund is provided if coverage has expired.

Single Premium Fully Refundable

Provides for refund of unearned premium in the event of cancellation.

Single Premium Limited Refund

Provides for refund of unearned premium if the insurance is cancelled within the first 24 months of the loan.

For more information call the ActionCenter® at 800 444.5664.

Information accurate as of date of printing and subject to change without notice. Product availability is based on property location. May not be available in all states.