

Your Genworth Connection

Quick and Easy Steps to Rate Quote and
Mortgage Insurance Using Mortgage Builder

Last Updated: July 2014



The Mortgage Builder Insurance Interface allows users to request MI from **Genworth Mortgage Insurance** directly from within Mortgage Builder .

Once the quote or MI certificate is issued, the MI information automatically populates directly into the loan, overriding any factors already selected within the MI sub-screen.

Genworth Contacts

If you have any additional questions, please contact us!

Genworth Action Center

800 444.5664

Action.Center@Genworth.com

Mortgage Builder Contacts

Support Line

support@mortgagebuilder.com

800 850.8060

For additional information please contact your local Sales Representative

NOTICE: Integrations between your Loan Origination System (Mortgage Builder) and Genworth require prior approval through your company's IT department. If your connection is not currently available, please refer to the Contacts list above to get started with your secure connection today.

1) Enter Mortgage Insurance Information

The screenshot displays the Mortgage Builder software interface. The 'Origination Summary' window is open, showing loan details for 'RESPA, NEW' with a loan number of '000013503'. The 'Loan Detail' window is also open, showing the same loan details. The 'Mortgage Insurance Detail' window is open, showing the 'MI Insurance' tab. The 'MI Insurance' tab contains fields for 'Vendor' (01 GENWORTH FINANCIAL), 'Calc Type' (LEVEL MONTHLY), 'Amort Type' (FIXED), and 'Loan Type' (Conv). It also includes a table for 'From LTV %', 'Coverage %', 'Upfront', 'Term', 'Renewal Factor', and 'Term'. The table has the following data:

From LTV %	Coverage %	Upfront	Term	Renewal Factor	Term	Renewal Factor
0.01	99.00	12	0.54000	10	0.54000	20
						0.20000

The 'MI Insurance' tab also includes fields for 'MI Paid By' (BUYER), 'MI Certificate #', 'Requested MI Termination LTV' (80.000), 'Required MI Termination LTV' (78.000), 'High Risk?' (), 'Disclosed UFMIP \$' (0.00), and 'NY LTV' ().

Enter the MI information for the loan:

1. Select [Origination]
2. Select [Origination Summary]
3. Enter Loan Number
4. Press [F5] Loan Detail
5. Press [F8] MI Insurance
 - a. Select Calc Type from dropdown list
 - b. Select Amort Type from dropdown list
 - c. Select Loan Type from dropdown list
 - d. Enter LTV%
 - e. Enter Coverage %
6. Press [F2] or Save on the MI Insurance Detail screen
7. Press [F2] or Save on the Loan Detail screen
8. Press [F2] or Save on the Origination Summary screen

2) Get a Rate Quote or Order MI

The screenshot shows the 'Mortgage Insurance Request' application window. The title bar includes a question mark icon and a close button. The menu bar contains icons for help, save, undo, redo, print, new, open, close, check, calculator, and other functions. The main window has tabs for 'General Info - page 1', 'General Info - page 2', 'General Info - page 3', 'AIG United Guaranty', and 'Radian Mortgage Insurance'. The 'General Info - page 1' tab is active. The form contains the following fields and values:

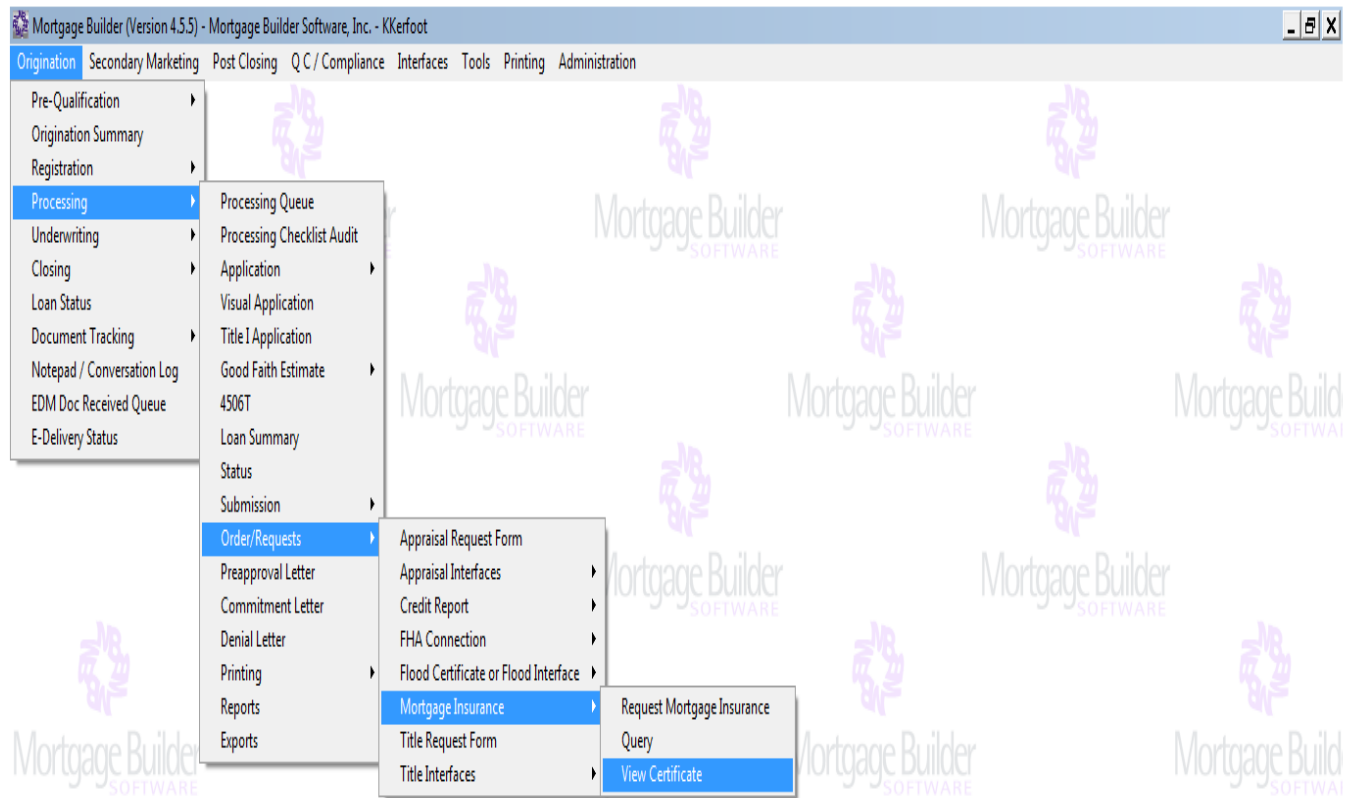
RESPA, NEW		MB Mortgage Company		000013503	
				NOTES: 04/27/12	
Company Name	Genworth Mortgage Insurance				
Lender ID	B222225VGP	View Status	ERROR		
Request Type	Original Request	Decision Type	Suspended		
Application Type	Rate Quote	<input type="checkbox"/> Captive Reinsurance Indicator	<input type="checkbox"/> Relocation Loan		
MI Certificate #		<input type="checkbox"/> Sub Prime (Aminus)	<input type="checkbox"/> Declining Market		
Certificate Type	Primary	Percent Of Coverage	12.00		
Coverage Plan	Standard Primary	LP Risk Grade			
Duration Type	Periodic Monthly	Premium Term	1		
Initial Premium	Prepaid	Special Pricing Type			
Special Program Type		Investor Program	<none>		
Payment Type	Borrower Paid	Investor Program Desc			
Rate Plan	Level	Down Payment Option	<none>		
Premium Refundable	Refundable	Valuation Method			
Purchase Eligibility		AVM Date			
MI Reduced Doc Type	<none>	AVM Model	<none>		
Renewal Calculation	Constant	AVM Value	0.00		

At the bottom of the form, there are two buttons: 'F5-Eannie Mae Info' and 'F8-Submit'.

Order MI Quote or Certificate

1. Select [**Interfaces**]
2. Select [**MI Interfaces**]
3. Select [**Request Mortgage Insurance**]
 - a. Select **Genworth Mortgage Insurance** from dropdown list
 - b. Select Application Type [**Delegated** or **Rate Quote**] from dropdown list
 - c. Select **Premium Refundable Type** from the dropdown list
 - d. Press [**F8**] Submit
 - e. Press [**View Status**] to see the results
5. Press [**F2**] or Save on the Origination Summary screen

3) View the PDF file of Commitment or Quote



To view the pdf file of a commitment or rate quote

1. Select **[Processing]** from the Origination tab
2. Select **[Order Requests]**
3. Select **[Mortgage Insurance]**
4. Select **[View Certificate]**

Sample PFD File and Commitment displayed on next pages

4) Sample PDF File of Quote



Your Results for Find MI Rate

Borrower Name: **BILL HOLDEN**
Lender Loan Number: **000013503**

This calculator does not consider underwriting program acceptability. Contact our Loan Scenario Hotline Monday through Friday 8am-8pm EST. Call [800 444 5664](tel:8004445664), Option 6 or email us at Action.Center@Genworth.com with any questions.

Your Results: Monthly Premium MI - Refundable

Loan Amount	\$103,000.00
Initial MI Rate	0.0081
Initial MI Premium*	\$69.52
Initial MI Premium Tax(1.800%)	\$1.25
MI Rate Years 11 and Greater	0.002

Order MI now!

It's easy to order MI for this loan! Here's how:

- Delegated lenders order directly through your Loan Origination System (LOS).
- Non-delegated lenders order directly from our website at mortgageinsurance.genworth.com and select a Genworth Underwrite option.

An ActionCenter® representative is happy to assist with any MI submission questions or username/password requests at 800 444.5664.

Your Inputs:

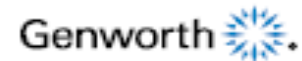
Loan Amount	\$103,000.00	Loan Purpose	Rate Term REFI
State	KY	Coverage %	30%
Rep. Credit Score	683	Renewal	NoRenewals
LTV	85.01% - 90%	AUS Results	LA Accept/Eligible
MI Premium Payment Type	Borrower Paid	Occupancy	Primary
Property Type	Condominium	DTI	58.54%
Loan Term	30 years	User Org ID	B22222SVGP
Loan Type	Fixed (for the first five years or more)	Special Features	None

Calculated On: 02/11/2014 06:21:39 PM

The rate quote generated is only an estimate based on the information provided and makes certain assumptions about information not supplied. The result does not constitute a binder or agreement to extend insurance coverage. A final rate quote will be provided to a lender requesting a commitment of insurance from Genworth Mortgage Insurance. Coverage is subject to approval under appropriate Genworth Mortgage Insurance underwriting guidelines and rates in effect on the date an insurance application is received. Rates are subject to change without notice. Based on the information provided, the applicable state and local government premium taxes are included above. For state of Kentucky, municipal and county tax rates are subject to change.

5) Sample Commitment - page 1 of 2

GENWORTH MORTGAGE INSURANCE CORPORATION ("COMPANY")
800.444.5684 ActionCenter®
genworth.com
mortgageinsurance.genworth.com
Action.Center@genworth.com



Commitment/Certificate Number: 6300219933
Lender Loan Number: LL012345
Attention to: Steve Smith

COMMITMENT/CERTIFICATE OF INSURANCE

In consideration of the premium hereinafter set forth and in reliance upon the information provided by you in connection with this mortgage insurance transaction (including in any Application as defined in a Policy or in any EXCEL transmittal (an "Application")), the Company hereby issues this Commitment/Certificate of Insurance for the Loan herein described, subject to the terms and conditions of your Policy identified below and subject to any Special Conditions (including underwriting conditions) that may be set forth below. Insurance coverage shall become effective as of the Loan closing date or such later date as mutually agreed to by you and the Company and in accordance with the mortgage insurance activation instructions. Without limiting any right or remedy otherwise available to the Company, the Company hereby reserves the right to cancel, rescind or otherwise invalidate any Commitment/Certificate, or to terminate or rescind any insurance coverage or deny any claim in the event of: (a) any failure to underwrite the related Loan in accordance to the Company's published underwriting guidelines or as otherwise agreed to in writing by the Company (b) any change to this Commitment/Certificate or to the information or documentation upon which it is based, or (c) any failure to satisfy any Special Conditions.

Please verify that all information on this Commitment/Certificate of Insurance meets your requirements prior to remitting premium.

Insured or Servicer Information

Insured or Servicer Name TEST ORGANIZATION

Insured or Servicer Address 8325 Six Forks Rd
Raleigh NC 27615-0000 Master Policy Number B222225VGP

Borrower and Property Information

Borrower Name John Customer Property Type Single Family
Co-Borrower Name(s) Jane Customer Occupancy Primary
Property Address 1234 Any St Sales Price Not Applicable
Raleigh, NC 27615-0000 Property Value 355,000

Mortgage Insurance Information

Commitment/Certificate Number 6300219933
Commitment Effective Date 8/10/11
Commitment Expiration Date 12/8/11
Submission Method Genworth Website
Commitment Updated 9/8/11 5:10:52 pm
Premium Payment Option Monthly, Lender Paid
Term of Coverage 1 Month
LTV Range 80.01% - 85%
Coverage 25%
Rate Loan Type Fixed
Premium Refundability Non-Refundable
Underwrite Type Genworth Underwritten
Rate Class Class I

Premium and Tax Information	Rate	Amount
First Year Annualized Premium	0.60000000%	
First Premium	0.05000000%	150.00
Surcharge	0.000%	0.00
County Tax	0.000%	0.00
Municipal Tax	0.000%	0.00
Initial Total*		150.00

Premium Schedule: For Months 1 - 120: 0.6000% x Original Loan Amount x 1/12
(Effective Monthly Rate = .05000000%),
For Months 121 - term: 0.2000% x Original Loan Amount x 1/12
(Effective Monthly Rate = .01666700%).

Renewal Type Constant
Renewal Rate (yrs 2 - 10) 0.60000000%
Renewal Rate (yrs 11 - term) 0.20000000%

*To activate Genworth Mortgage Insurance, follow the instructions provided on our Mortgage Insurance Activation Instructions.

Loan Information

Insured Loan Amount 300,000.00 GLTV 84.50%
Financed Premium Amount 0.00
Loan Amount 300,000.00 LTV 84.50%
Subordinate Financing Amount 0.00 CLTV 84.50%
Loan Type Fixed Rate DTI, Data Source 23.51%, Genworth
Loan Repayment Type Fully Amortizing Documentation Type Full or DULP Doc Relief
Loan Purpose Cash Out/Refinance Pledged Assets 0.00
Amortization Term/Loan Term (Mos) 360/360 Relocation Loan No
Self Employed Borrower/Co-Borrower No/No HFA No
Non-Retail/Third Party Originated No Affordable Housing No
Representative Credit Score 800 AUS, Result Not Applicable

Date Printed: 10/24/2011
cc (12/12)

Page 1 of 2

See Page 2 for Special Conditions

5) Sample Commitment - page 2 of 2

Commitment/Certificate Number: 6300219333
Lender Loan Number: LL012345

Genworth Mortgage Insurance Corporation

Borrower and Property Information			
Borrower Name	John Customer	Property Address	1234 Any St.
Co-Borrower Name(s)	Jane Customer		Raleigh, NC 27615-0000

Special Conditions — Underwriting

- This commitment is issued subject to the satisfactory completion of indicated repairs or improvements to the subject property:
- Finalize curb and gutter
- Repair to leak in basement
- Complete kitchen remodeling

Notes — Informational Only

- Unverified address for tax jurisdiction. Local government tax jurisdiction, rate and amount unknown at this time. Verified address may change tax rate.
- As of mm/dd/yyyy tax county county rate% / tax municipality muni tax rate% / KY state tax rate%.

Insured's Certification: By tender to the Company of the initial premium, or in the case of Zero Monthly Premium MI by the submission to the Company of the date on which the referenced Loan has closed, the Insured accepts the Company's offer set forth above and represents and certifies that: (1) the above Loan transaction has closed; (2) the Insured understands and acknowledges that this Loan is covered by and subject to the terms and conditions of the Policy; (3) Loan information set forth on this Commitment/Certificate of Insurance and in the Application is true and correct, the Company may rely thereon in extending coverage to the Loan, and the Insured has no knowledge of any material changes thereto or in any statement contained in such Application, supporting documentation or representations; (4) in the case of a Loan for which the initial premium is paid after the ten day period following the Certificate Effective Date, the loan is not in Default as of the tender to the Company of the initial premium (5) Special Conditions, if any, identified on this Commitment/Certificate have been fully satisfied; and (6) Insured has no knowledge of any material changes prior to the Certificate Effective Date in any information contained in such Insurance Application, supporting documentation or representations.