

LTV/Term Based Pro Rata Refund Schedule

(30 year)

Genworth Mortgage Insurance Corporation

Applies to applications received on or after January 10, 2014.

Instructions:

- Using the Refund Schedule to the left, select the number of months insurance has been in force.
- Use the corresponding % of premium refunded 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 any unearned premium will be required. Use Single Premium Refund Schedule F.
- Some state exceptions apply.
- For all Single Premium loans in Alaska closed after July 29, 1999.

For more information call the ActionCenter® at **800 444.5664**.

*If the policy is canceled.

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

Information is 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.

Certificate Months In Force**	% of Premium Refunded*			
	97 LTV	95 LTV	90 LTV	85 LTV
1	99.14%	99.06%	98.73%	97.73%
2	98.28	98.11	97.47	95.45
3	97.41	97.17	96.20	93.18
4	96.55	96.23	94.94	90.91
5	95.69	95.28	93.67	88.64
6	94.83	94.34	92.41	86.36
7	93.97	93.40	91.14	84.09
8	93.10	92.45	89.87	81.82
9	92.24	91.51	88.61	79.55
10	91.38	90.57	87.34	77.27
11	90.52	89.62	86.08	75.00
12	89.66	88.68	84.81	72.73
13	88.79	87.74	83.54	70.45
14	87.93	86.79	82.28	68.18
15	87.07	85.85	81.01	65.91
16	86.21	84.91	79.75	63.64
17	85.34	83.96	78.48	61.36
18	84.48	83.02	77.22	59.09
19	83.62	82.08	75.95	56.82
20	82.76	81.13	74.68	54.55
21	81.90	80.19	73.42	52.27
22	81.03	79.25	72.15	50.00
23	80.17	78.30	70.89	47.73
24	79.31	77.36	69.62	45.45
25	78.45	76.42	68.35	43.18
26	77.59	75.47	67.09	40.91
27	76.72	74.53	65.82	38.64
28	75.86	73.58	64.56	36.36
29	75.00	72.64	63.29	34.09
30	74.14	71.70	62.03	31.82
31	73.28	70.75	60.76	29.55
32	72.41	69.81	59.49	27.27
33	71.55	68.87	58.23	25.00
34	70.69	67.92	56.96	22.73
35	69.83	66.98	55.70	20.45
36	68.97	66.04	54.43	18.18
37	68.10	65.09	53.16	15.91
38	67.24	64.15	51.90	13.64
39	66.38	63.21	50.63	11.36
40	65.52	62.26	49.37	9.09
41	64.66	61.32	48.10	6.82
42	63.79	60.38	46.84	4.55
43	62.93	59.43	45.57	2.27
44	62.07	58.49	44.30	0.00
45	61.21	57.55	43.04	
46	60.34	56.60	41.77	
47	59.48	55.66	40.51	
48	58.62	54.72	39.24	
49	57.76	53.77	37.97	
50	56.90	52.83	36.71	
51	56.03	51.89	35.44	
52	55.17	50.94	34.18	
53	54.31	50.00	32.91	
54	53.45	49.06	31.65	
55	52.59	48.11	30.38	
56	51.72	47.17	29.11	
57	50.86	46.23	27.85	
58	50.00	45.28	26.58	
59	49.14	44.34	25.32	
60	48.28	43.40	24.05	
61	47.41	42.45	22.78	
62	46.55	41.51	21.52	
63	45.69	40.57	20.25	
64	44.83	39.62	18.99	
65	43.97	38.68	17.72	
66	43.10	37.74	16.46	
67	42.24	36.79	15.19	
68	41.38	35.85	13.92	
69	40.52	34.91	12.66	
70	39.66	33.96	11.39	
71	38.79	33.02	10.13	
72	37.93	32.08	8.86	
73	37.07	31.13	7.59	
74	36.21	30.19	6.33	
75	35.34	29.25	5.06	
76	34.48	28.30	3.80	
77	33.62	27.36	2.53	
78	32.76	26.42	1.27	
79	31.90	25.47	0.00	
80	31.03	24.53		
81	30.17	23.58		
82	29.31	22.64		
83	28.45	21.70		
84	27.59	20.75		
85	26.72	19.81		
86	25.86	18.87		
87	25.00	17.92		
88	24.14	16.98		
89	23.28	16.04		
90	22.41	15.09		
91	21.55	14.15		
92	20.69	13.21		
93	19.83	12.26		
94	18.97	11.32		
95	18.10	10.38		
96	17.24	9.43		
97	16.38	8.49		
98	15.52	7.55		
99	14.66	6.60		
100	13.79	5.66		
101	12.93	4.72		
102	12.07	3.77		
103	11.21	2.83		
104	10.34	1.89		
105	9.48	.94		
106	8.62	0.00		
107	7.76			
108	6.90			
109	6.03			
110	5.17			
111	4.31			
112	3.45			
113	2.59			
114	1.72			
115	.86			
116	0.00			

LTV/Term Based Pro Rata Refund Schedule

(< 25 year)

Genworth Mortgage Insurance Corporation

Applies to applications received on or after January 10, 2014.

Instructions:

1. Using the Refund Schedule to the left, select the number of months insurance has been in force.
2. Use the corresponding % of premium refunded and multiply by the premium paid to calculate the refunded amount.
3. HPA Cancellation – If, at any time, a refund is required under the Homeowners Protection Act of 1998, a refund of unearned premium will be required. Use Single Premium Refund Schedule F.
4. Some state exceptions apply.

For more information call the ActionCenter® at **800 444.5664**.

*If the policy is canceled.

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

Information is 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.

Certificate Months In Force**	% of Premium Refunded*			
	97 LTV	95 LTV	90 LTV	85 LTV
1	97.78%	97.50%	96.55%	93.75%
2	95.56	95.00	93.10	87.50
3	93.33	92.50	89.66	81.25
4	91.11	90.00	86.21	75.00
5	88.89	87.50	82.76	68.75
6	86.67	85.00	79.31	62.50
7	84.44	82.50	75.86	56.25
8	82.22	80.00	72.41	50.00
9	80.00	77.50	68.97	43.75
10	77.78	75.00	65.52	37.50
11	75.56	72.50	62.07	31.25
12	73.33	70.00	58.62	25.00
13	71.11	67.50	55.17	18.75
14	68.89	65.00	51.72	12.50
15	66.67	62.50	48.28	6.25
16	64.44	60.00	44.83	0.00
17	62.22	57.50	41.38	
18	60.00	55.00	37.93	
19	57.78	52.50	34.48	
20	55.56	50.00	31.03	
21	53.33	47.50	27.59	
22	51.11	45.00	24.14	
23	48.89	42.50	20.69	
24	46.67	40.00	17.24	
25	44.44	37.50	13.79	
26	42.22	35.00	10.34	
27	40.00	32.50	6.90	
28	37.78	30.00	3.45	
29	35.56	27.50	0.00	
30	33.33	25.00		
31	31.11	22.50		
32	28.89	20.00		
33	26.67	17.50		
34	24.44	15.00		
35	22.22	12.50		
36	20.00	10.00		
37	17.78	7.50		
38	15.56	5.00		
39	13.33	2.50		
40	11.11	0.00		
41	8.89			
42	6.67			
43	4.44			
44	2.22			
45	0.00			