

PROMISSORY NOTE (UNSECURED)

Submit this original signed form, along with the PROMISSORY NOTE CHECK SHEET, via overnight mail to:
Genworth Mortgage Insurance, 8325 Six Forks Rd., Raleigh NC 27615, Attn: MISSO/Delegated Workouts.

Date: _____

Certificate No.: _____

Makers: _____

Payee: Genworth Mortgage Insurance Corporation

Payee Address:

Genworth Mortgage Insurance Corporation

8325 Six Forks Road

Raleigh, NC 27615

Attn: MISSO/Delegated Workouts

City and County Where this

Note is Signed: _____

Mailing Address of Makers:

Principal Amount: _____

NON-INTEREST BEARING NOTE:

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of my yearly credit as a yearly rate	The dollar amount the credit will cost me	The amount of credit provided to me or on my behalf	The amount I will have paid after I have made all payments as scheduled

MY PAYMENT SCHEDULE WILL BE:

Number of Payments	Amount of Payments	When Payments are Due
		First day of each month, commencing
Final or Payment		Final payment due

- Promise to Pay.** In consideration of Payee approving a workout, maker promises to pay to the order of Payee or its Assigns, at the place for payment and according to the terms of payment, the principal amount. All unpaid amounts shall be due by the final scheduled payment date.
- Security.** This loan is unsecured.
- Prepayment.** The Maker of this Note reserves the right to prepay prior to maturity all or any part of the principal of this Note without penalty.
- Continuation of Rights.** If I make a partial or late payment or mark a payment Paid-in-Full and it is accepted, the Payee will still have its legal right concerning my repayment of this Note or any other note. I will remain obligated to repay this Note or any other note that replaces it, even if any other party to this Note is no longer obligated. Any legal rights that the Payee has will not be given up even if the rights are not used immediately.
- Default.** This Note shall be in Default if any payment shall be received more than ten (10) days after the due date.

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6. **Payee’s Remedies upon Default.** It is expressly provided that upon Default, the unpaid principal balance on this note shall become immediately due at the election of Payee. Maker waives all demands for payment, presentations for payment, notices of intention to accelerate maturity, notices of acceleration of maturity, protests, and notices of protests.
 7. **Collection.** If this Note is given to an attorney or collection agency for collection, or if suit is brought for collection, or if it is collected through probate, bankruptcy, or other judicial proceeding, then Maker shall pay Payee all costs of collection, including reasonable attorney’s fees and court costs in addition to other amounts due, unless prohibited by state law. Attorney’s fees shall be a reasonable amount not to exceed the maximum amount permissible by state law.
 8. **Credit Reports.** Maker authorizes Payee to periodically obtain credit reports. Maker will be responsible for the cost of the reports.
 9. **Change in Terms of Loan and Notice.** Unless Maker tells Payees of a change of address, Payee will use the address listed on this note if Maker must be contacted. Maker and Payee must make all changes in the terms of this Note in writing.
 10. **Responsibility of Cosigners.** If more than one person signs this Note, each Maker is responsible jointly and severally for all obligations represented by this Note.
 11. **Law to Be Applied.** This Note will be governed by the laws of North Carolina, without reference to conflicts of laws provisions thereof which, but for this provision, would require the application of the law of any other jurisdiction.
 12. **Assignment.** This Note shall be fully assignable by the Payee.
 13. **Verification of Information.** Verification or reverification of any financial documentation provided to substantiate the issuance of this note may be made at any time by the Payee, its agents, successors and assigns, either directly or through a credit-reporting agency.
 14. **Construction.** “Maker” means the Maker or Makers. “Payee” or “Payee’s” means the Payee named above. When the context requires, singular noun and pronouns include the plural.
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I ACKNOWLEDGE RECEIPT OF A COPY OF THIS NOTE CORRECTLY COMPLETED AND AGREE TO ITS TERMS.

Makers Name: _____

Signature

(SEAL)

Date

Makers Name: _____
(if more than one Maker)

Signature

(SEAL)

Date