

Claims Documentation Checklist

In order to perfect a Claim in accordance with Genworth Mortgage Insurance’s Master Policy, you will need to submit the documentation listed below. You must include complete documentation and activity notes from all applicable systems in order to perfect your Claim.

Documentation Required	
<input type="checkbox"/>	Complete Servicing File including Workout and loss mitigation activities (servicing system notes should include all servicing, collection, loss mitigation bankruptcy, legal and foreclosure activity, and should incorporate previous servicer activity as well as that of current servicer)
<input type="checkbox"/>	Foreclosure chronology prepared by foreclosure attorney or agent including documentation of any delays in diligently pursuing and completing Appropriate Proceedings
<input type="checkbox"/>	All invoices related to any Advances or expenses paid including attorney invoices
<input type="checkbox"/>	Taxes and homeowners insurance expenses claimed, including coverage dates
<input type="checkbox"/>	Complete pay history with escrow account details from date of Default

Required Documentation by Type of Title Transfer	
Type of Title Transfer	Documentation Required
Foreclosure	<input type="checkbox"/> Foreclosure deed - unrecorded deed is acceptable <input type="checkbox"/> Sheriff’s deposit and expense breakdown, if applicable <input type="checkbox"/> Appraisal/BPO within 90 days prior to foreclosure sale <input type="checkbox"/> Evidence that the Property is being actively marketed
Third Party Sale of Property Redemption	<input type="checkbox"/> Copy of third party or redemption check proceeds <input type="checkbox"/> Bidding information including final bid <input type="checkbox"/> Appraisal or BPO dated no more than 90 days prior to the sale
Deed in Lieu of Foreclosure	<input type="checkbox"/> Copy of Deed transferring property <input type="checkbox"/> Deed In Lieu approval letter <input type="checkbox"/> Appraisal or BPO dated no more than 90 days prior to the deed in lieu <input type="checkbox"/> Evidence that the Property is being actively marketed <input type="checkbox"/> Borrower contribution information including promissory note, if applicable
Pre-Settlement Sale (Pre-foreclosure or post foreclosure)	<input type="checkbox"/> Sale approval letter <input type="checkbox"/> Borrower contribution information including promissory note, if applicable <input type="checkbox"/> Final HUD-1/Closing Disclosure <input type="checkbox"/> Interior appraisal or BPO dated no more than 90 days prior to the sale
Genworth Acquisition	<input type="checkbox"/> Recordable but not yet recorded Deed <input type="checkbox"/> Evidence of Good and Marketable title <input type="checkbox"/> Evidence all property taxes are paid to date <input type="checkbox"/> Evidence of all HOA or condo assessments, dues, penalties and interest are current <input type="checkbox"/> All liens have been released or satisfied

If applicable, the following documentation is required

- Bankruptcy documents, including bankruptcy filing and relief/release/discharge dates
- Modification agreements complete with signatures for all modifications made to the loan
- For GSE pool or second layer coverage, a copy of the primary Claim settlement check and settlement letter
- If GSE pool or second layer coverage and the primary insurance was cancelled due to the loan-to-value falling below 80%, a copy of the original appraisal and a copy of the interior BPO or appraisal showing the value that the cancellation was based on
- VA/FHA Proceeds
- If non-GSE loan, documentation demonstrating the amount of consideration the Beneficiary paid to acquire the Loan (e.g. loan purchase agreement)
- Pay-option ARMs or Loans with negative amortization; a copy of the original note
- Address verification documents such as: origination appraisal or copy of original note
- Documentation related to Borrower Proceedings
- SCRA (Servicemembers Civil Relief Act) documents including qualification documentation

Please note: Genworth may also request additional documents to support amounts claimed or to document events between Loan Origination and Claim filing, including the complete Loan File. Please contact our ActionCenter® at 800 444.5664 with any questions.