In the twelve months ending September 30, 2010, Genworth Financial helped save more than $6 billion in mortgages from foreclosure— another new record by the company. Once again, Genworth worked with lenders and loan servicers to complete 37,128 workouts through its Homeowner Assistance program, successfully helping 84 percent of these borrowers facing financial difficulties keep their homes.

On average, $194,340 of mortgage value was saved per workout nationally. The West region accounted for the most dollars saved per workout—$251,282. Second was the East region ($196,110), followed by the Central region ($149,389).

Key findings for the Q3 2010 Scorecard:

- Genworth was able to help 108% more homeowners avoid foreclosure than the same period last year.
- 84% of Genworth-assisted workouts were “retentions” (or, cures) where borrowers were able to keep their homes and become current on their mortgage payments.
- Genworth helped the most borrowers in California, Florida and Illinois. The company completed a total of 9,294 workouts in those three states, making up 25 percent of its workouts nationwide.

For more information, visit www.genworth.com/Scorecard.

*Data from all 50 states available upon request.
Workout Types

Repayment Plan
A borrower makes scheduled payments toward the delinquent amount of the loan in addition to the regular payments to bring the loan current.

HomeSaver Advance™
Funds are loaned to the borrower by the investor to bring the loan current.

Loan Modification
A borrower brings the loan current by adding past-due amounts to the unpaid principal balance and possibly changing one or more of the terms of the original loan to make the payment more affordable.

Home Affordable Modification Program
A loan modification offered through the Federal Government’s Home Affordable Modification Program with specific terms, conditions and requirements.

Deed-in-Lieu of Foreclosure
A borrower turns over the title of the property to the lender to avoid foreclosure.

Short Sale
A borrower avoids foreclosure by selling the property, even when the home’s market value is less than the total amount owed.

Other Terms

Total Value of Mortgages Saved (State)
The total value of mortgage loan balances saved in each state from October 1, 2009 to September 30, 2010.

Number of Workouts
The number of delinquent homeowners assisted by Genworth and its lender partners in each state from October 1, 2009 to September 30, 2010.

% of Homes Rescued
The percentage of cures for assisted borrowers who were brought current on their loans and able to keep their homes.

Average Mortgage Amount Saved Per Retention Workout
The average loan balance saved per workout in each state from October 1, 2009 to September 30, 2010.

Total Value of Mortgages Saved (Leading City)
The total value of mortgage loan balances saved in each leading city from October 1, 2009 to September 30, 2010.

Leading City for Workouts
The city in each state with the most Genworth-assisted workouts from October 1, 2009 to September 30, 2010.

% Increase in Workouts
The percentage increase in the number of delinquent homeowners Genworth assisted in the third quarter of 2010, as compared to the third quarter of 2009.

This report reflects statistical data and the various workout options being used by lenders, loan servicers and companies like Genworth to help keep people in homes and avoid foreclosure.

Data from all 50 states available upon request. For more information, visit www.genworth.com/Scorecard.