In 2008, Genworth and its servicer partners completed nearly 4,700 loan modifications, more than double the amount in 2007 (2,200). Loan modifications are an increasingly attractive solution for lenders, servicers and homeowners, accounting for a quarter of Genworth’s workouts in 2008.

In the fourth quarter of 2008, foreclosure prevention efforts by Genworth Financial, a leading mortgage insurer, were up 129 percent over the same period last year. During the quarter, the company helped almost 5,000 borrowers nationwide avoid foreclosure.

Working with lenders and loan servicers, Genworth was able to provide loss mitigation help to almost 14,000 homeowners in the 12 months ending December 31, 2008.

The quarterly Foreclosure Prevention Scorecard provides a representative snapshot of mortgage workout trends by analyzing data from Genworth’s Homeowner Assistance program.

Key findings include:
- **Nationally, 90 percent of the troubled homeowners Genworth helped during 2008 were able to keep their homes.**
- **Florida jumped to the number one spot, with a 253 percent increase in workouts in Q4 2008 compared to Q4 2007.**
- **Four states saw triple-digit increases in workouts year-over-year (FL, MI, NC, IN).**
- **Nationwide, repayment plans and loan modifications accounted for more than 70 percent of completed workouts.**

Lenders, servicers, GSEs and mortgage insurers are committed to preventing foreclosures and helping homeowners keep their homes.

For more information, visit [www.genworth.com/Scorecard](http://www.genworth.com/Scorecard).

### Q4 2008: Nearly 14,000 Homeowners Saved in 2008

In 2008, Genworth and its servicer partners completed nearly 4,700 loan modifications, more than double the amount in 2007 (2,200). Loan modifications are an increasingly attractive solution for lenders, servicers and homeowners, accounting for a quarter of Genworth’s workouts in 2008.

### Loan Modifications Double in One Year

In 2008, Genworth and its servicer partners completed nearly 4,700 loan modifications, more than double the amount in 2007 (2,200). Loan modifications are an increasingly attractive solution for lenders, servicers and homeowners, accounting for a quarter of Genworth’s workouts in 2008.

### Workout Comparison from 2007 to 2008 (Percentages of Total)

<table>
<thead>
<tr>
<th>Type</th>
<th>2007</th>
<th>2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Repayment</td>
<td>67</td>
<td>39</td>
</tr>
<tr>
<td>HomeSaver Advance™</td>
<td>0</td>
<td>17</td>
</tr>
<tr>
<td>Loan Mod</td>
<td>26</td>
<td>34</td>
</tr>
<tr>
<td>Deed/Other</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Short Sale</td>
<td>6</td>
<td>9</td>
</tr>
<tr>
<td>Total Workouts</td>
<td>8,586</td>
<td>13,807</td>
</tr>
</tbody>
</table>

### State-by-State Workout Types in 2008 (Percentage of Total)

- **Repayment**
- **HomeSaver Advance™**
- **Loan Modification**
- **Deed in Lieu/Other**
- **Short Sale**

For more information, visit [www.genworth.com/Scorecard](http://www.genworth.com/Scorecard)

* Data from all 50 states available upon request.
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.

Terms include:

**Number of Workouts**
The number of delinquent homeowners assisted by Genworth and its lender partners in each state from January 1, 2008 to December 31, 2008.

**Leading City for Workouts**
The city in each state with the most Genworth-assisted workouts from January 1, 2008 to December 31, 2008.

**Leading City % of Workouts**
The percentage of homeowners in the leading city for each state with the most Genworth-assisted workouts from January 1, 2008 to December 31, 2008.

**% Under $1,000 Monthly Payment**
The percentage of homeowners helped by Genworth from January 1, 2008 to December 31, 2008 that have a monthly mortgage payment under $1,000.

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

**% Increase in Workouts**
The percentage increase in the number of delinquent homeowners Genworth assisted in the fourth quarter of 2008, as compared to the fourth quarter of 2007.

**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.

**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.

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

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

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

For more information, visit [www.genworth.com/Scorecard](http://www.genworth.com/Scorecard)