

GRID 1

GENWORTH LOSS MITIGATION REVIEW PROCESS FOR LOANS WITH A DUE DATE PRIOR TO OCTOBER 1, 2012 WITH SERVICING ACTIVITIES PRIOR TO JANUARY 10, 2014

Requirement	Curtailment if requirement is not met
Manual Calls - Begin within 45 days after due date and continue every 30 days until borrower contact is established regarding potential loss mitigation options	If no manual call is made, curtailment begins on the day after the call was due. Curtailment continues until a manual call is attempted or borrower contact is established.
Manual Calls - At least every 30 days once in contact with the borrower regarding ongoing or potential loss mitigation options	If no manual call is made, curtailment begins on the day after the call was due. Curtailment continues until a manual call is attempted or borrower contact is reestablished.
Skip Trace - Due by the 106 th day of the delinquency if there has been no contact with the borrower and required every 30 days until borrower contact is established. Skip Trace - Due by the 60 th day after losing contact with borrower and required every 30 days until borrower contact is established.	If skip trace is not completed, curtailment begins on the day after the skip trace was due. Curtailment continues until a skip trace is completed, a manual call is made to a new, valid number, or borrower contact is established regarding loss mitigation options.
Review of Borrower Response Package - Within 30 days of receipt of complete borrower package, Servicer must decision request.	If no decision is made within 30 days of receipt of a complete borrower package, curtailment begins on the 31 st day and continues until a decision is made or other foreclosure prevention option is discussed /pursued.
Workout Package - Follow up within 30 days on a package that was sent with terms, without borrower contact	If no follow-up, curtailment begins on the 31 st day after package was sent.
Liquidation Workout Discussion - Required within 30 days after a borrower no longer qualifies for retention options or rejects retention workout options	If no discussion of liquidation workout options, curtailment begins on the 31 st day and continues until liquidation options are discussed or another workout option is pursued.
Borrower Requests Short Sale Option - Send short sale information to borrower within 30 days and follow up monthly	If short sale information is not sent or there is no follow-up, curtailment begins on the day after the requirement was due. Curtailment continues until a manual call attempt or borrower contact is established regarding loss mitigation options.
Deed-In-Lieu Discussion - Required 90 days after property listed for sale and no offers received	If no discussion of deed-in-lieu, curtailment begins on the 91 st day and continues until deed-in-lieu option is discussed or another workout option is pursued.
Deed-in-Lieu (up to 11-1-12) - 60 days to decision deed-in-lieu after the receipt of a complete borrower response package	If no decision is made within 60 days, curtailment begins on day 61 and continues until decision is made or another workout option is pursued.

Requirement	Curtailment if requirement is not met
Deed-in-Lieu (after 11-1-12) - FHFA Guidelines apply	If no follow-up is made, curtailment begins on the day after the follow-up was due. Curtailment continues until follow-up is made or the complete borrower response package is received or a decision is completed. If no decision is made within 60 days or the weekly updates were not given to the borrower, curtailment begins on the day after the requirement was due and continues until the requirement is met or another workout option is pursued.
Short Sale (up to 11-1-12) - 30 days to decision initial short sale offer after receipt of a complete borrower response package	If no decision is made within 30 days of the receipt of a complete Borrower Response Package, curtailment begins on the day after the requirement was due and continues until the requirement is met or another workout option is pursued.
Short Sale (after 11-1-12) - FHFA Guidelines apply	If no manual follow-up call is made, curtailment begins on the day after the follow-up was due. Curtailment continues until follow-up is made or the complete borrower response package is received or a decision is completed. If no decision is made within the FHFA required period of 30 days (with weekly updates up to 60 days) or the required weekly updates were not provided to the borrower, curtailment begins on the day after the requirement was due and continues until the requirement is met or another workout option is pursued.
Servicing Transfer/Moratorium - Manual Call Attempts - 30 days to restart borrower outreach/calls	If no manual calls are made, curtailment begins on the 31 st day. Curtailment continues until manual call attempts begin or borrower contact is established.
Servicing Transfer/Moratorium - Skip Trace Requirement - 60 days after and every 30 days thereafter if there is no contact with borrower	If skip trace is not completed, curtailment begins on the day after the skip trace was due. Curtailment continues until a skip trace is completed, a manual call is made to a new, valid number, or borrower contact is established regarding loss mitigation options.
Bankruptcy Dismissal - Servicer to contact borrower via manual phone calls regarding foreclosure prevention options	If no manual call is made within 60 days of the dismissal of the bankruptcy, curtailment begins on the 61 st day and continues until outreach begins including manual calls or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed.
Bankruptcy Discharge - Chapter 7 (Debt WAS reaffirmed) - Servicer to contact borrower via letter or manual phone call regarding foreclosure prevention options	If no letter regarding foreclosure prevention options is sent within 60 days of the discharge of the bankruptcy, curtailment begins on the 61 st day and continues until letter is sent or borrower contacts Servicer regarding options or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed. Only one letter or manual phone call is required.

<p>Bankruptcy Discharge – Chapter 7 (Debt was NOT reaffirmed) - no required borrower outreach or any attempts to contact the borrower unless the borrower is pursuing a foreclosure prevention option <u>and</u> the borrower has sent a complete borrower response package.</p> <p>If a completed BRP has been received:</p> <ul style="list-style-type: none">• The servicer must follow the appropriate steps required for the option including but not limited to outbound calls and letters• If the foreclosure prevention option is declined or fails, the servicer is not required to follow-up or make any further outreach unless a new option is pursued by the borrower<ul style="list-style-type: none">○ If the borrower response package is incomplete or out of date, we do not require the servicer to pursue the borrower for updated documents<ul style="list-style-type: none">▪ If the borrower sends in updated docs and/or the lender has a complete borrower response package, then follow the guidelines as stated above	
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Please note:

These requirements are applicable to servicing activities that occurred through January 9, 2014 for loans that were delinquent prior to October 1, 2012. For servicing activities on or after January 10, 2014, please refer to the appropriate grid.

For all servicing requirements listed above, if the requirement was met within 10 calendar days of when the servicing activity was due there will be no curtailment.

GRID 2A

GENWORTH LOSS MITIGATION REVIEW PROCESS FOR LOANS WITH A DUE DATE ON OR AFTER OCTOBER 1, 2012 WITH SERVICING ACTIVITIES PRIOR TO JANUARY 10, 2014

SERVICERS UTILIZING AUTO DIALER CALLS

Requirement	Curtailment if requirement is not met
Call Attempts - Begin by day 15 after due date and continue every 3 days until borrower contact is made	If no call is made, curtailment begins on the day after the call was due. Curtailment continues until a call is attempted or borrower contact is established.
Call Attempts - Continue at least every 30 days when in contact with the borrower	If no call is made, curtailment begins on the day after the call was due. Curtailment continues until a call is attempted or borrower contact is established.
Solicitation Letter - Send within 35 days after due date unless borrower contact has been established.	If no contact by day 35 and no solicitation letter has been sent, curtailment begins on the day after the letter was due and continues until borrower contact has been established or a solicitation letter has been sent.
Property Inspection when Property is Occupied - Due within 45 days of due date if there has been no contact with borrower and continue every 30 days thereafter until borrower contact has been established.	If property inspection is not ordered/completed, curtailment begins on the day after it was due and continues until either the property inspection is ordered/completed or borrower contact has been established.
Property Inspection when Property is Vacant – Due within 30 days of notice of property becoming vacant and every 30 days thereafter.	If property inspection is not ordered/completed, curtailment begins on the day after it was due and continues until the property inspection is ordered/completed.
Skip Trace - Due by the 106 th day of the delinquency if there has been no contact with the borrower and required every 30 days until borrower contact is established	If skip trace is not completed, curtailment begins on the day after the skip trace was due. Curtailment continues until a skip trace is completed, a call is made to a new, valid number, or borrower contact is established regarding loss mitigation options.
Skip Trace - Due by the 60 th day after losing contact with borrower and required every 30 days until borrower contact is established	
Solicitation Letter - Send within 65 days after due date unless borrower contact has been established.	If no contact by day 65 and no solicitation letter has been sent, curtailment begins on the day after the letter was due and continues until borrower contact has been established or a solicitation letter has been sent.
Post Referral to Foreclosure Property Inspection - Due within 30 days after referral to foreclosure.	If no property inspection is ordered/completed, curtailment begins on the day after the inspection was due and continues until inspection has been ordered/completed.
Review of Borrower Response Package - Within 30 days of receipt of complete borrower package, Servicer must decision request	If no decision is made within 30 days of receipt of a complete borrower package, curtailment begins on the 31st day and continues until decision is made or other foreclosure prevention option is discussed /pursued.

Requirement	Curtailment if requirement is not met
Workout Package - Follow up within 30 days on a package that was sent with terms, without borrower contact	If no follow-up, curtailment begins on the 31 st day after package was sent.
Liquidation Workout Discussion - Required within 30 days after a borrower no longer qualifies for retention options or rejects retention workout options	If no discussion of liquidation workout options, curtailment begins on the 31 st day and continues until liquidation options are discussed or another workout option is pursued.
Deed-in-Lieu (up to 11-1-12) - 60 days to decision deed-in-lieu after the receipt of a complete borrower response package	If no decision within 60 days, curtailment begins on day 61 and continues until decision is made or another workout option is pursued.
Deed-in-Lieu (after 11-1-12) - FHFA Guidelines apply	If no follow-up is made, curtailment begins on the day after the follow-up was due. Curtailment continues until follow-up is made, the complete borrower response package is received, or a decision is completed. If no decision is made within 60 days or the weekly updates were not given to the borrower, curtailment begins on the day after the requirement was due and continues until the requirement is met or another workout option is pursued.
Short Sale Package Request - Package sent within 10 days with follow up every 30 days	If package is not sent within 10 days, curtailment begins on the 11 th day and continues until either package is sent or borrower contact is established If package is sent and there is no follow-up within 30 days, curtailment begins on the 31 st day and continues until follow-up begins or borrower contact is established
Short Sale (up to 11-1-12) - 30 days to decision initial short sale offer after the receipt of a complete borrower response package	If no decision within 30 days, curtailment begins on the 31 st day and continues until decision is made or another workout option is pursued.
Short Sale (after 11-1-12) - FHFA Guidelines apply	If no follow-up is made, curtailment begins on the day after the follow-up was due. Curtailment continues until follow-up is made or the complete borrower response package is received or a decision is completed. If no decision is made within the FHFA required period of 30 days (with weekly updates up to 60 days) or the required weekly updates were not provided to the borrower, curtailment begins on the day after the requirement was due and continues until the requirement is met or another workout option is pursued.
Servicing Transfer/Moratorium - Call Attempts - 30 days to restart borrower outreach/calls	If no calls are made, curtailment begins on the 31 st day. Curtailment continues until call attempts begin or borrower contact is established.
Servicing Transfer/Moratorium - Skip Trace Requirement - 60 days after and every 30 days thereafter if there is no contact with borrower	If skip trace is not completed, curtailment begins on the day after the skip trace was due. Curtailment continues until a skip trace is completed, a call is made to a new, valid number, or borrower contact is established regarding loss mitigation options.

Requirement	Curtailment if requirement is not met
Bankruptcy Dismissal - Servicer to contact borrower via phone calls regarding foreclosure prevention options	If no follow-up is made within 60 days of the dismissal of the bankruptcy, curtailment begins on the 61 st day and continues until outreach begins or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed.
Bankruptcy Discharge - Chapter 7 (Debt WAS reaffirmed) - Servicer to contact borrower via letter or manual phone call regarding foreclosure prevention options	If no letter regarding foreclosure prevention options is sent within 60 days of the discharge of the bankruptcy, curtailment begins on the 61 st day and continues until letter is sent or borrower contacts Servicer regarding options or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed. Only one letter or phone call is required.
<p>Bankruptcy Discharge – Chapter 7 (Debt was NOT reaffirmed) - no required borrower outreach or any attempts to contact the borrower unless the borrower is pursuing a foreclosure prevention option <u>and</u> the borrower has sent a complete borrower response package.</p> <p>If a completed BRP has been received:</p> <ul style="list-style-type: none"> • The servicer must follow the appropriate steps required for the option including but not limited to outbound calls and letters • If the foreclosure prevention option is declined or fails, the servicer is not required to follow-up or make any further outreach unless a new option is pursued by the borrower <ul style="list-style-type: none"> ○ If the borrower response package is incomplete or out of date, we do not require the servicer to pursue the borrower for updated documents <ul style="list-style-type: none"> ▪ If the borrower sends in updated docs and/or the lender has a complete borrower response package, then follow the guidelines as stated above 	

Please note:

These requirements are applicable to servicing activities that occurred through January 9, 2014 for loans that became delinquent on or after October 1, 2012. For servicing activities on or after January 10, 2014, please refer to the appropriate grid.

For all servicing requirements listed above, if the requirement was met within 10 calendar days of when the servicing activity was due there will be no curtailment.

GRID 2B

GENWORTH LOSS MITIGATION REVIEW PROCESS FOR LOANS WITH A DUE DATE ON OR AFTER OCTOBER 1, 2012 WITH SERVICING ACTIVITIES PRIOR TO JANUARY 10, 2014

SERVICERS UTILIZING MANUAL CALLS INSTEAD OF AUTO-DIALERS

Requirement	Curtailment if requirement is not met
Manual Calls - Begin within 30 days after due date and continue every 7 days until borrower contact is established	If no manual call is made, curtailment begins on the day after the call was due. Curtailment continues until a manual call is attempted or borrower contact is established.
Manual Calls - At least every 30 days when in contact with the borrower	If no manual call is made, curtailment begins on the day after the call was due. Curtailment continues until a manual call is attempted or borrower contact is established.
Solicitation Letter - Send within 45 days after due date unless borrower contact has been established.	If no contact by day 45 and no solicitation letter has been sent, curtailment begins on the day after the letter was due and continues until borrower contact has been established or a solicitation letter has been sent.
Property Inspection when Property is Occupied - Due within 90 days of due date if there has been no contact with the borrower and every 30 days thereafter until borrower contact has been established.	If a property inspection is not ordered/completed, curtailment begins on the day after it was due and continues until either the property inspection is ordered/completed or borrower contact has been established.
Property Inspection when Property is Vacant - Due within 30 days of notice of property becoming vacant and every 30 days thereafter	If a property inspection is not ordered/completed, curtailment begins on the day after it was due and continues until the required property inspection is ordered/completed.
Skip Trace - Due by the 106 th day of the delinquency if there has been no contact with the borrower and required every 30 days until borrower contact is established Skip Trace - Due by the 60 th day after losing contact with borrower and required every 30 days until borrower contact is established	If skip trace is not completed, curtailment begins on the day after the skip trace was due. Curtailment continues until a skip trace is completed, a manual call is made to a new, valid number or borrower contact is established regarding loss mitigation options.
Solicitation Letter - Send within 90 days after due date unless borrower contact has been established.	If no contact by day 90 and no solicitation letter has been sent, curtailment begins on the day after the letter was due and continues until borrower contact has been established or a solicitation letter has been sent.
Post Referral to Foreclosure Property Inspection - Due within 30 days after referral to foreclosure.	If no property inspection is ordered/completed, curtailment begins on the day after the inspection was due and continues until inspection has been ordered/completed.

Requirement	Curtailment if requirement is not met
Review of Borrower Response Package - Within 30 days of receipt of complete borrower package, Servicer must decision request.	If no decision is made within 30 days of receipt of a complete borrower package, curtailment begins on the 31 st day and continues until decision is made or other foreclosure prevention option is discussed/pursued.
Workout Package - Follow up within 30 days on a package that was sent with terms, without borrower contact	If no follow-up, curtailment begins on the 31 st day after package was sent.
Liquidation Workout Discussion – Required within 30 days after a borrower no longer qualifies for retention options or rejects retention workout options	If no discussion of liquidation workout options, curtailment begins on the 31 st day and continues until liquidation options are discussed or another workout option is pursued.
Deed-in-Lieu (up to 11-1-12) - 60 days to decision deed-in-lieu after the receipt of a complete borrower response package	If no decision within 60 days, curtailment begins on the 61 st day and continues until decision is made or another workout option is pursued.
Deed-in-Lieu (after 11-1-12) - FHFA Guidelines apply	If no follow-up is made, curtailment begins on the day after the follow-up was due. Curtailment continues until follow-up is made or the complete borrower response package is received or a decision is completed. If no decision is made within 60 days or the weekly updates were not given to the borrower, curtailment begins on the day after the requirement was due and continues until the requirement is met or another workout option is pursued.
Short Sale Package Request - Package sent within 10 days with follow up every 30 days	If package is not sent within 10 days, curtailment begins on the 11 th day and continues until either package is sent or borrower contact is established If package is sent and there is no follow-up within 30 days, curtailment begins on the 31 st day and continues until follow-up begins or borrower contact is established
Short Sale (up to 11-1-12) - 30 days to decision initial short sale offer after the receipt of a complete borrower response package	If no decision within 30 days, curtailment begins on the 31 st day and continues until decision is made or another workout option is pursued.
Short Sale (after 11-1-12) - FHFA Guidelines apply	If no follow-up is made, curtailment begins on the day after the follow-up was due. Curtailment continues until follow-up is made or the complete borrower response package is received or a decision is completed. If no decision is made within the FHFA required period of 30 days (with weekly updates up to 60 days) or the required weekly updates were not provided to the borrower, curtailment begins on the day after the requirement was due and continues until the requirement is met or another workout option is pursued.
Servicing Transfer/Moratorium - Manual Call Attempts - 30 days to restart borrower outreach/calls	If no manual calls are made, curtailment begins on the 31 st day. Curtailment continues until manual call attempts begin or borrower contact is established.

Requirement	Curtailment if requirement is not met
Servicing Transfer/Moratorium - Skip Trace Requirement - 60 days after and every 30 days thereafter if there is no contact with borrower	If skip trace is not completed, curtailment begins on the day after the skip trace was due. Curtailment continues until a skip trace is completed, a manual call is made to a valid number, or borrower contact is established regarding loss mitigation options.
Bankruptcy Dismissal - Servicer to contact borrower via manual phone calls regarding foreclosure prevention options	If no manual call is made within 60 days of the dismissal of the bankruptcy, curtailment begins on the 61 st day and continues until outreach begins including manual calls or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed.
Bankruptcy Discharge - Chapter 7 (Debt WAS reaffirmed) - Servicer to contact borrower via letter or manual phone call regarding foreclosure prevention options	If no letter regarding foreclosure prevention options is sent within 60 days of the discharge of the bankruptcy, curtailment begins on the 61 st day and continues until letter is sent or borrower contacts Servicer regarding options or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed. Only one letter or manual call is required.
<p>Bankruptcy Discharge – Chapter 7 (Debt was NOT reaffirmed) - no required borrower outreach or any attempts to contact the borrower unless the borrower is pursuing a foreclosure prevention option <u>and</u> the borrower has sent a complete borrower response package.</p> <p>If a completed BRP has been received:</p> <ul style="list-style-type: none"> • The servicer must follow the appropriate steps required for the option including but not limited to outbound calls and letters • If the foreclosure prevention option is declined or fails, the servicer is not required to follow-up or make any further outreach unless a new option is pursued by the borrower <ul style="list-style-type: none"> ○ If the borrower response package is incomplete or out of date, we do not require the servicer to pursue the borrower for updated documents <ul style="list-style-type: none"> ▪ If the borrower sends in updated docs and/or the lender has a complete borrower response package, then follow the guidelines as stated above 	

Please note:

These requirements are applicable to servicing activities that occurred through January 9, 2014 for loans that became delinquent on or after October 1, 2012. For servicing activities on or after January 10, 2014, please refer to the appropriate grid.

For all servicing requirements listed above, if the requirement was met within 10 calendar days of when the servicing activity was due there will be no curtailment.

GRID 3

GENWORTH LOSS MITIGATION REVIEW PROCESS FOR ALL LOANS WITH SERVICING ACTIVITIES ON OR AFTER JANUARY 10, 2014

Requirement	Curtailment if requirement is not met
Auto Dialer Servicers - Call Attempts - Begin by day 15 after due date and continue every 3 days until borrower contact is established	If no call is made, curtailment begins on the day after the call was due. Curtailment continues until a call is attempted, or borrower contact is established.
Non-Auto Dialer Servicers - Call Attempts - Begin by day 30 after due date and continue every 7 days until borrower contact is established	If no call is made, curtailment begins on the day after the call was due. Curtailment continues until a call is attempted, or borrower contact is established.
All Call Attempts - Continue at least every 30 days when in contact with the borrower	If no call is made, curtailment begins on the day after the call was due. Curtailment continues until call attempts begin or borrower contact is established.
Solicitation Letter - Send within 35 days after due date unless borrower contact has been established	If no contact by day 35 and no solicitation letter has been sent, curtailment begins on the day after the letter was due and continues until borrower contact has been established or a solicitation letter has been sent.
Skip Trace - Due 30 days after all phone numbers found to be invalid	If Servicer is only calling an invalid number(s) skip tracing is required within 30 days from when the Servicer became aware that the number(s) is invalid. Curtailment begins on the 31 st day and continues until a skip trace is completed, a call is made to a valid number or borrower contact is established regarding loss mitigation options.
Solicitation Letter - Send within 65 days after due date unless borrower contact has been established.	If no contact by day 65 and no solicitation letter has been sent, curtailment begins on the day after the letter was due and continues until borrower contact has been established or a solicitation letter has been sent.
Borrower Response Package Collection – Follow up every 3 days until a complete package is received	If no follow-up, curtailment begins on the day after the follow-up was due and continues until the requirement is met, a decision is made or another workout option is pursued.
Review of Borrower Response Package - Within 30 days of receipt of complete borrower package, Servicer must decision request.	If no decision is made within 30 days of receipt of a complete borrower package, curtailment begins on the 31 st day and continues until decision is made or other foreclosure prevention option is discussed/pursued.
Workout Package - Follow up within 30 days on package that was sent with terms, without borrower contact	If no follow-up, curtailment begins on the 31 st day after package was sent.
Liquidation Workout Discussion – Required within 30 days after a borrower no longer qualifies for retention options or rejects retention workout options	If no discussion of liquidation workout options, curtailment begins on the 31 st day and continues until liquidation options are discussed or another workout option is pursued.
Deed-in-Lieu / Short Sale See Borrower Response Package Collection and Borrower Response Package Requirements above	

Requirement	Curtailment if requirement is not met
Servicing Transfer/Moratorium - Call Attempts - 30 days to restart borrower outreach/calls	If no calls are made, curtailment begins on the 31 st day. Curtailment continues until call attempts begin or borrower contact is made.
Bankruptcy Dismissal - Servicer to contact borrower via phone calls regarding foreclosure prevention options	If no follow-up is made within 60 days of the dismissal of the bankruptcy, curtailment begins on the 61 st day and continues until outreach begins or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed.
Bankruptcy Discharge - Chapter 7 (Debt WAS reaffirmed) - Servicer to contact borrower via letter or manual phone call regarding foreclosure prevention options	If no letter regarding foreclosure prevention options is sent within 60 days of the discharge of the bankruptcy, curtailment begins on the 61 st day and continues until letter is sent or borrower contacts Servicer regarding options or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed. Only one letter or phone call is required.
<p>Bankruptcy Discharge – Chapter 7 (Debt was NOT reaffirmed) - no required borrower outreach or any attempts to contact the borrower unless the borrower is pursuing a foreclosure prevention option <u>and</u> the borrower has sent a complete borrower response package.</p> <p>If a completed BRP has been received:</p> <ul style="list-style-type: none"> • The servicer must follow the appropriate steps required for the option including but not limited to outbound calls and letters • If the foreclosure prevention option is declined or fails, the servicer is not required to follow-up or make any further outreach unless a new option is pursued by the borrower <ul style="list-style-type: none"> ○ If the borrower response package is incomplete or out of date, we do not require the servicer to pursue the borrower for updated documents <ul style="list-style-type: none"> ▪ If the borrower sends in updated docs and/or the lender has a complete borrower response package, then follow the guidelines as stated above 	

Please note:

These requirements are applicable to servicing activities occurring between January 10, 2014 and December 31, 2014 for loans that were delinquent on or after January 10, 2014. Please refer to the appropriate grid for servicing activities occurring prior to January 10, 2014 for loans that were delinquent prior to January 10, 2014.

For all servicing requirements listed above, if the requirement was met within 10 calendar days of when the servicing activity was due there will be no curtailment.

If any of the above servicing requirements are more stringent than the CFPB Rule or GSE Guidelines, compliance with the servicing requirements of the CFPB Rule/GSE Guidelines will result in no curtailment.

GRID 4

GENWORTH LOSS MITIGATION REVIEW PROCESS FOR LOANS WITH A DUE DATE ON OR AFTER JANUARY 1, 2015

Requirement	Curtailment if requirement is not met
Calls - Begin 15 days after due date and continue every 3 days until borrower contact is established	If no call is made, curtailment begins on the day after the call was due. Curtailment continues until a call is attempted, borrower contact is established, or a solicitation letter is sent out.
Calls - At least every 30 days when in contact with the borrower	If no call is made, curtailment begins on the day after the call was due. Curtailment continues until a call is attempted or borrower contact is established.
Skip Trace - Due 30 days after all phone numbers found to be invalid	If Servicer is only calling an invalid number(s) skip tracing is required within 30 days from when the Servicer became aware that the number(s) is invalid. Curtailment begins on the 31 st day and continues until a skip trace is completed, a call is made to a valid number, borrower contact is established regarding loss mitigation options, or a maximum of 181 days is reached.
Solicitation Letter - One letter within 65 days of the due date if there has been no contact with the borrower	If no contact by day 65 and no solicitation letter has been sent, curtailment begins on the day after the letter was due and continues until borrower contact has been established or a solicitation letter has been sent or a maximum of 30 days is reached.
Solicitation Letter Follow-Up Calls - Calls are due 30 days after Solicitation Letter is sent and continue every 3 days until borrower contact is established	If no call is made, curtailment begins on the day after the call was due. Curtailment continues until a call is attempted or borrower contact is established.
Borrower Response Package - Follow up on missing documents every 3 days until complete borrower response package is received or decision is completed	If no follow-up is made, curtailment begins on the day after the follow-up was due. Curtailment continues until follow-up is made a complete borrower package is received, or a decision is completed.
Review of Borrower Response Package (BRP) - Within 30 days of receipt of complete borrower response package, Servicer must decision request If investor approval is required, request must be sent to investor within 30 days of the receipt of a complete BRP and follow up with the investor is required after 30 days and every 10 days thereafter until a decision is completed	If no decision is made within 30 days of the receipt of a complete borrower response package, curtailment begins on the 31 st day and continues until a decision is made or other foreclosure prevention option is discussed /pursued. If investor approval is required and no decision is made within 30 days of the request for the investor's approval and there is no follow-up, curtailment begins on the day after the follow-up was due and continues until decision is made or other foreclosure prevention option is discussed/pursued with the borrower.
Liquidation Workout Discussion - Required within 30 days after a borrower no longer qualifies for retention options or rejects retention workout options	If no discussion of liquidation workout options, curtailment begins on the 31 st day and continues until liquidation options are discussed or another workout option is pursued.

Requirement	Curtailment if requirement is not met
Servicing Transfer/Moratorium - 30 days to restart borrower outreach/calls	If no calls are made, curtailment begins on the 31 st day. Curtailment continues until call attempts begin or borrower contact is established.
Bankruptcy Dismissal - Servicer to contact borrower via phone calls regarding foreclosure prevention options	If no follow-up is made within 60 days of the dismissal of the bankruptcy, curtailment begins on the 61 st day and continues until outreach begins or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed.
Bankruptcy Discharge - Chapter 7 (Debt WAS reaffirmed) - Servicer to contact borrower via letter or manual phone call regarding foreclosure prevention options	If no letter regarding foreclosure prevention options is sent within 60 days of the discharge of the bankruptcy, curtailment begins on the 61 st day and continues until letter is sent or borrower contacts Servicer regarding options or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed. Only one letter or phone call is required.
<p>Bankruptcy Discharge – Chapter 7 (Debt was NOT reaffirmed) - no required borrower outreach or any attempts to contact the borrower unless the borrower is pursuing a foreclosure prevention option <u>and</u> the borrower has sent a complete borrower response package.</p> <p>If a completed BRP has been received:</p> <ul style="list-style-type: none"> • The servicer must follow the appropriate steps required for the option including but not limited to outbound calls and letters • If the foreclosure prevention option is declined or fails, the servicer is not required to follow-up or make any further outreach unless a new option is pursued by the borrower <ul style="list-style-type: none"> ○ If the borrower response package is incomplete or out of date, we do not require the servicer to pursue the borrower for updated documents <ul style="list-style-type: none"> ▪ If the borrower sends in updated docs and/or the lender has a complete borrower response package, then follow the guidelines as stated above 	

Please note:

These requirements are applicable to the delinquency period that resulted in the claim. If any of the above servicing requirements are more stringent than the CFPB Rule or GSE Guidelines, compliance with the servicing requirements of the CFPB Rule/GSE Guidelines will result in no curtailment.

For all servicing requirements listed above, if the requirement is met within 10 calendar days of when the servicing activity is due there will be no curtailment.

Also, if the aggregate number of days in which the servicing requirements are not met is 120 days or less, there will be no curtailment. However, if the aggregate number of days in which the servicing requirements are not met total 121 days or more the claim will be curtailed for the total number of days of servicing inactivity.

GRID 5

GENWORTH LOSS MITIGATION REVIEW PROCESS FOR LOANS WITH SERVICING ACTIVITIES ON OR AFTER JANUARY 1, 2016

Requirement	Curtailment if requirement is not met
Borrower Outreach Begins no later than 36 days after due date and continue every 5 days until borrower contact is established	If no outreach is made, curtailment begins on the day after the outreach was due. Curtailment continues until outreach is attempted, borrower contact is established, or a solicitation letter is sent out.
Calls - At least every 30 days when in contact with the borrower	If no call is made, curtailment begins on the day after the call was due. Curtailment continues until a call is attempted or borrower contact is established.
Skip Trace - Due 30 days after all phone numbers found to be invalid	If Servicer is only calling an invalid number(s) skip tracing is required within 30 days from when the Servicer became aware that the number(s) is invalid. Curtailment begins on the 31 st day and continues until a skip trace is completed, a call is made to a valid number, borrower contact is established regarding loss mitigation options, or a maximum of 181 days is reached.
Solicitation Letter - One letter within 45 days of the due date if there has been no contact with the borrower	If no contact by day 45 and no solicitation letter has been sent, curtailment begins on the day after the letter was due and continues until borrower contact has been established or a solicitation letter has been sent or a maximum of 30 days is reached.
Solicitation Letter Follow-Up – Borrower Outreach is due 30 days after Solicitation Letter is sent and continue every 5 days until borrower contact is established	If no outreach is made, curtailment begins on the day after the outreach was due. Curtailment continues until outreach is attempted or borrower contact is established.
Borrower Response Package - Follow up on missing documents every 5 days until complete borrower response package is received or decision is completed	If no follow-up is made, curtailment begins on the day after the follow-up was due. Curtailment continues until follow-up is made a complete borrower package is received, or a decision is completed.
Review of Borrower Response Package (BRP) - Within 30 days of receipt of complete borrower response package, Servicer must decision request If investor approval is required, request must be sent to investor within 30 days of the receipt of a complete BRP and follow up with the investor is required after 30 days and every 10 days thereafter until a decision is completed	If no decision is made within 30 days of the receipt of a complete borrower response package, curtailment begins on the 31 st day and continues until a decision is made or other foreclosure prevention option is discussed /pursued. If investor approval is required and no decision is made within 30 days of the request for the investor's approval and there is no follow-up, curtailment begins on the day after the follow-up was due and continues until decision is made or other foreclosure prevention option is discussed/pursued with the borrower.
Liquidation Workout Discussion - Required within 30 days after a borrower no longer qualifies for retention options or rejects retention workout options	If no discussion of liquidation workout options, curtailment begins on the 31 st day and continues until liquidation options are discussed or another workout option is pursued.

Requirement	Curtailment if requirement is not met
Servicing Transfer/Moratorium - 30 days to restart borrower outreach/calls	If no calls are made, curtailment begins on the 31 st day. Curtailment continues until call attempts begin or borrower contact is established.
Bankruptcy Dismissal - Servicer to contact borrower via phone calls regarding foreclosure prevention options	If no follow-up is made within 60 days of the dismissal of the bankruptcy, curtailment begins on the 61 st day and continues until outreach begins or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed.
Bankruptcy Discharge - Chapter 7 (Debt WAS reaffirmed) - Servicer to contact borrower via letter or manual phone call regarding foreclosure prevention options	If no letter regarding foreclosure prevention options is sent within 60 days of the discharge of the bankruptcy, curtailment begins on the 61 st day and continues until letter is sent or borrower contacts Servicer regarding options or 60/30 (Judicial/Non-Judicial) days prior to foreclosure sale is completed. Only one letter or phone call is required.
<p>Bankruptcy Discharge – Chapter 7 (Debt was NOT reaffirmed) - no required borrower outreach or any attempts to contact the borrower unless the borrower is pursuing a foreclosure prevention option <u>and</u> the borrower has sent a complete borrower response package.</p> <p>If a completed BRP has been received:</p> <ul style="list-style-type: none"> • The servicer must follow the appropriate steps required for the option including but not limited to outbound calls and letters • If the foreclosure prevention option is declined or fails, the servicer is not required to follow-up or make any further outreach unless a new option is pursued by the borrower <ul style="list-style-type: none"> ○ If the borrower response package is incomplete or out of date, we do not require the servicer to pursue the borrower for updated documents <ul style="list-style-type: none"> ▪ If the borrower sends in updated docs and/or the lender has a complete borrower response package, then follow the guidelines as stated above. 	

Please note:

These requirements are applicable to the delinquency period that resulted in the claim. If any of the above servicing requirements are more stringent than the CFPB Rule or GSE Guidelines, compliance with the servicing requirements of the CFPB Rule/GSE Guidelines will result in no curtailment.

For all servicing requirements listed above, if the requirement is met within 10 calendar days of when the servicing activity is due there will be no curtailment.

Also, if the aggregate number of days in which the servicing requirements are not met is 120 days or less, there will be no curtailment. However, if the aggregate number of days in which the servicing requirements are not met total 121 days or more the claim will be curtailed for the total number of days of servicing inactivity.