

## GENWORTH-INSURED REFINANCE SUMMARY

Use this chart to determine guidelines, documentation and MI requirements for your borrower(s)' rate-term refinance loan. For complete guidelines for Genworth-Insured Refinances, refer to Section 7.1 of Genworth's Underwriting Guidelines.

For more information, visit our website at [mortgageinsurance.genworth.com](http://mortgageinsurance.genworth.com) or contact the ActionCenter® at 800.444.5664.

### If the submitting lender is the current servicer ...

DOES LOAN QUALIFY UNDER HARP?*	GENWORTH WILL PROCESS AS	MI RATE AND COVERAGE APPLIED	GUIDELINES APPLIED	LOAN FILE DOCUMENTATION REQUIRED	MI SUBMISSION REQUIREMENTS
Yes	HARP Modification (Replacement Cert)	Original rate (bps) Original coverage %	Agency's program guidelines for: • Relief Refi <sup>SM</sup> , or • Refi Plus <sup>TM</sup> , or • DU Refi Plus <sup>TM</sup>  AND HARP-Eligible (same servicer) overlays See Section 7.1.1	Agency program requirements AND HARP-Eligible (same servicer) overlays See Section 7.1.1	<ul style="list-style-type: none"> <li>Home Affordable Refinance (same servicer) Form</li> <li>1003/65</li> <li>1008/77</li> </ul>
No	Genworth-Insured Refinance (New Cert)	New rates Original coverage %	Genworth-Insured Refinance (same servicer) guidelines See Section 7.1.2	Genworth-Insured Refinance (same servicer) guidelines See Section 7.1.2	<ul style="list-style-type: none"> <li>Genworth-Insured Refinance Application</li> <li>1003/65</li> <li>1008/77</li> </ul>

### If the submitting lender is NOT the current servicer ...

DOES LOAN QUALIFY UNDER HARP?*	GENWORTH WILL PROCESS AS	MI RATE AND COVERAGE APPLIED	GUIDELINES APPLIED	LOAN FILE DOCUMENTATION REQUIRED	MI SUBMISSION REQUIREMENTS
Yes	Genworth-Insured Refinance (New Cert)	New rates Original coverage %	DU Refi Plus <sup>TM</sup> , AND Genworth-Insured Refinance (new servicer) overlays See Section 7.1.3	Full	<ul style="list-style-type: none"> <li>Genworth-Insured Refinance Application</li> <li>1003/65</li> <li>1008/77</li> </ul>
No	Genworth-Insured Refinance (New Cert)	New rates Original coverage %	Genworth-Insured Refinance (new servicer) guidelines See Section 7.1.3	Full	<ul style="list-style-type: none"> <li>Genworth-Insured Refinance Application</li> <li>1003/65</li> <li>1008/77</li> </ul>

**Policy Statement:** In cases where the loan is eligible for more than one rate/term refinance program, Genworth encourages lenders to provide the borrower with the best MI rate available.

**\*HARP:** Home Affordable Refinance Program

*Relief Refi<sup>SM</sup> is a service mark of Freddie Mac. Refi Plus<sup>TM</sup> and DU Refi Plus<sup>TM</sup> are trademarks of Fannie Mae.*