

The “Which-MI-rate-do-I-pick” predicament?

We’ve got a you-centric solution for that.



You get more when you pick Genworth from Optimal Blue’s BESTX™ MI.

You. That’s who inspires us to deliver competitive MI rates combined with important extras that make it easier for you to help more borrowers buy a house. When you quote from **Optimal Blue’s BESTX™ MI**, pick Genworth.

- MI rates backed by Genworth’s PRICING PLEDGE - we’ll honor your lowest quote for up to 90 days*
- Save your Quote ID and retrieve it later using Rate *Express*®
- Save a pdf file of your Genworth quote to the loan file for easy access later

*Loan parameters in the MI application match the rate quote inputs. Terms and conditions apply. See our website for details.



YOU-CENTRIC SOLUTIONS THAT MATTER.

Visit: new.mi.Genworth.com/product-pricing-engines

How to pick Genworth from Optimal Blue's BESTX™ MI

Our favorite tips for you

From the Mortgage Insurance Quote Screen:



MI Provider field Pick BESTX™ MI or Genworth



Multiple Borrowers field If enabled, confirm FICO scores. Genworth will use the lowest score for pricing and eligibility



AUS Recommendation field Defaults to none, choose recommendation from the dropdown list



Print Quote Click to print Genworth quote or save as PDF



Single Company Tab Select tab and choose Genworth to view all Genworth MI premium payment options

The screenshot shows the 'Mortgage Insurance Quote' interface. On the left, the 'MI Provider' dropdown is set to 'Best Ex'. The 'Property Zip Code' is 27615. The 'DTI without MI' is 38. The 'Multiple Borrowers' checkbox is checked, with FICO 1 at 799 and FICO 2 at 750. The 'AUS Recommendation' is set to 'None'. The 'Coverage Type' is 'Affordable'. The 'Update Quotes' button is at the bottom of the left panel.

The main panel displays 'MI Search Results - 7/25/2019, 1:49:48 PM'. It features a 'Print Results' button and a row of tabs: 'Monthly', 'Split', 'Single Premium', 'Lender Paid', 'Single Company', and 'Quote Details'. The 'Single Company' tab is selected. Below the tabs, a table shows search results for Genworth and other providers. The Genworth row is highlighted in green.

	Genworth	MI PROVIDER 2	MI PROVIDER 3	MI PROVIDER 4	MI PROVIDER 5	MI PROVIDER 6
Monthly Premium	\$31.52					
Monthly P&I	\$1,510.10					
P&I + MI Premium	\$1,541.62					
Monthly Premium Rate	1.90%					
Quote ID	M3243224					
Contact	Contact MI					
Print Quote	Print Quote					
Master Policy Number	123456					

Below the table, there is a disclaimer: 'The rate quoted is for a non-refundable, constant renewal plan and provides 100% coverage. For years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate. This ("Quote") is valid for 90 days and is only an estimate. It does not constitute an application for or offer of insurance from any of the Mortgage Insurance providers listed. All applicable guidelines and eligibility factors may not have been evaluated. Actual rates offered may vary if the data you provided in the request changes. Changes to your Master Policy Number or to applicable laws may also impact rates. Rates are subject to change without notice. To obtain a final rate, please submit the loan for issuance of an insurance commitment through your normal submission channel. Properties in West Virginia and Kentucky may be subject to state and/or local taxes. These taxes may or may not be listed above and may vary based on the municipality of the subject property. Please contact your selected Mortgage Insurance provider for more details.'