



June 12, 2018

**Announcement 2018-4
Rate Update**

Dear Valued Lending Partner,

We are pleased to announce pricing changes on our Single Premium Non-Refundable Borrower Paid Mortgage Insurance (BPMI) for your eligible mortgage insurance applications **received on or after June 18, 2018**, and our Split Premium Mortgage Insurance rates for your eligible mortgage insurance applications **received on or after June 25, 2018**. All rates subject to state approval.

As always, our goal is to implement prudent solutions that increase homeownership opportunities for qualified borrowers. These rate plan changes give you greater flexibility to help your borrowers achieve their homeownership goals.

This Single Premium plan

- Introduces new adjusters:
 - Adjuster for loans with more than 1 borrower (discounts are LTV and Credit Score based)
 - Adjuster for loans with a Debt to Income (DTI) ratio greater than 45% (surcharges are LTV and Credit Score based)
- Will not be available in AK, HI and NY
- Supersedes all previous Single Premium Non-Refundable BPMI rates.
- Highlighted area shows rates that are ineligible per Genworth's Underwriting Guidelines. Refer to our Underwriting Guidelines for loan eligibility. See the attached rate cards for more details.

This Split Premium plan

- Lowers rates for most credit scores and borrowers
- Introduces new adjusters:
 - Adjuster for loans with more than 1 borrower (discounts are LTV and Credit Score based)
 - Adjuster for loans with a Debt to Income (DTI) ratio greater than 45% (surcharges are LTV and Credit Score based)
- Will not be available in AK, HI and WA
- Supersedes all previous Split Premium Non-Refundable rates.
- Highlighted area shows rates that are ineligible per Genworth's Underwriting Guidelines. Refer to our Underwriting Guidelines for loan eligibility. See the attached rate cards for more details.

The new Single Premium Non-Refundable BPMI will be available on Optimal Blue®, your loan origination system integration, and Genworth's Rate Express® beginning June 18, 2018. Split Premium Mortgage Insurance rates will be available beginning June 25, 2018.

We understand that you may have unique pipeline clearance needs. To assist you, rate quotes received prior to the new rate plans effective date will be honored for 60 days from date of the quote. For assistance with pipeline clearance, please contact our ActionCenter® at 800 444.5664.

If you have any questions, please contact your Genworth Sales Representative or the ActionCenter®.

Thank you for your business.

Sincerely,

Anthony Guarino
Senior Vice President, Pricing and Credit Policy
Genworth U.S. Mortgage Insurance

Single Premium MI – Non-Refundable (BPMI) – FIXED

Full Doc, Primary Residence, Fixed or ARM ≥ 5 years

Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	1.58%	2.19%	2.75%	3.18%	3.68%	4.65%	4.93%	–
	25	73	1.36	1.88	2.31	2.65	3.06	3.86	4.10	4.95%
	18	80	1.15	1.69	1.77	2.25	2.55	2.93	3.11	3.75
95% -90.01%	30	67	1.22	1.73	2.16	2.52	2.92	3.69	3.91	4.72
	25	71	1.20	1.59	2.11	2.41	2.79	3.52	3.74	4.51
	16	80	.96	1.26	1.65	1.81	1.98	2.27	2.41	2.91
90% -85.01%	25	68	.87	1.16	1.48	1.75	1.99	2.50	2.65	3.20
	12	79	.59	.74	.89	1.05	1.20	1.50	1.59	1.92
85% & Below	12	75	.47	.54	.64	.71	.85	1.00	1.06	1.27
	6	80	.43	.50	.59	.65	.78	.91	.96	1.16

Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	1.01%	1.69%	2.12%	2.32%	3.39%	4.27%	4.55%	–
	25	73	.95	1.45	1.70	1.93	2.76	3.46	3.69	4.45%
	18	80	.81	1.11	1.26	1.46	2.03	2.56	2.72	3.29
95% -90.01%	30	67	.81	1.51	1.72	1.88	2.45	3.15	3.55	4.29
	25	71	.80	1.39	1.60	1.81	2.25	2.87	3.35	4.05
	16	80	.68	.97	1.07	1.18	1.35	1.80	2.07	2.50
90% -85.01%	25	68	.59	.95	1.10	1.21	1.67	2.12	2.26	2.73
	12	79	.45	.53	.61	.70	.87	1.17	1.25	1.51
85% & Below	12	75	.38	.41	.48	.52	.61	.68	.75	.95
	6	80	.34	.39	.45	.49	.55	.65	.69	.87

Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower/97% LTV	-.18%	-.20%	-.20%	-.20%	-.21%	-.22%	-.23%	-.27%
≥ 2 Borrower/95% LTV	-.14	-.14	-.14	-.16	-.16	-.17	-.19	-.25
≥ 2 Borrower/90% LTV	-.10	-.10	-.10	-.10	-.11	-.11	-.12	-.15
≥ 2 Borrower/85% LTV	-.03	-.03	-.03	-.03	-.04	-.04	-.04	-.04
Investment Property	+1.02	+1.19	+1.33	+1.50	+1.75	+1.90	+2.00	+2.63
3-4 Unit Property	+1.02	+1.19	+1.33	+1.50	+1.75	+1.90	+2.00	+2.63
Second Home	+.36	+.39	+.49	+.60	+.70	+1.23	+1.27	+1.35
Manufactured Housing	+.54	+.60	+.70	+.85	+1.05	+1.50	+1.65	+1.80
Cash-Out Refinance	+.54	+.60	+.70	+.85	+1.05	+1.50	+1.65	+1.80
Relocation Loan	-.10	-.10	-.14	-.25	-.25	-.35	-.35	-.35
DTI > 45%/97% LTV	+.38	+.62	+.76	+1.06	+1.24	+1.42	+1.60	+1.82
DTI > 45%/95% LTV	+.35	+.44	+.57	+.72	+1.00	+1.12	+1.27	+1.53
DTI > 45%/90% LTV	+.28	+.39	+.50	+.62	+.75	+.89	+1.01	+1.25
DTI > 45%/85% LTV	+.11	+.17	+.22	+.30	+.38	+.42	+.44	+.49

Note: Rates may not be available for all combinations of LTVs and credit scores.

- Rate Floor is .30% including premium adjustments.
- Rates may not be available or approved in all states.
- Rates are subject to Rate Notes located at new.mi.genworth.com.

Ineligible per Underwriting Guidelines. Refer to our
Underwriting Guidelines for loan eligibility.

Single Premium MI – Non-Refundable (BPMI) – NON-FIXED

Full Doc, Primary Residence, Non-Fixed or ARM < 5 years

Non-Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	1.98%	2.75%	4.00%	4.61%	–	–	–	–
	25	73	1.71	2.36	3.24	3.75	4.32%	4.89%	–	–
	18	80	1.43	2.12	2.23	2.81	3.21	3.65	3.87%	4.67%
95% -90.01%	30	67	1.53	2.17	2.70	3.15	3.65	4.61	4.89	–
	25	71	1.50	1.99	2.64	3.00	3.48	4.41	4.67	–
	16	80	1.21	1.58	2.06	2.27	2.48	2.84	3.01	3.64
90% -85.01%	25	68	1.08	1.45	1.85	2.19	2.49	3.12	3.31	4.00
	12	79	.74	.93	1.12	1.32	1.50	1.88	1.99	2.41
85% & Below	12	75	.59	.68	.81	.90	1.07	1.25	1.32	1.60
	6	80	.54	.62	.74	.82	.98	1.13	1.21	1.45
Non-Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	1.27%	2.12%	2.65%	2.90%	4.24%	–	–	–
	25	73	1.19	1.82	2.13	2.42	3.46	4.49%	4.78%	–
	18	80	1.01	1.40	1.58	1.83	2.54	3.26	3.48	4.20%
95% -90.01%	30	67	1.02	1.88	2.15	2.36	3.06	3.94	4.53	–
	25	71	1.00	1.73	2.00	2.27	2.82	3.59	4.28	–
	16	80	.85	1.22	1.34	1.47	1.70	2.25	2.67	3.23
90% -85.01%	25	68	.74	1.19	1.38	1.52	2.09	2.74	2.93	3.53
	12	79	.56	.66	.76	.88	1.08	1.46	1.65	1.99
85% & Below	12	75	.48	.52	.60	.65	.76	.85	.94	1.27
	6	80	.46	.50	.57	.60	.74	.83	.89	1.11
Adjustments			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower/97% LTV			-.18%	-.20%	-.20%	-.20%	-.21%	-.22%	-.23%	-.27%
≥ 2 Borrower/95% LTV			-.14	-.14	-.14	-.16	-.16	-.17	-.19	-.25
≥ 2 Borrower/90% LTV			-.10	-.10	-.10	-.10	-.11	-.11	-.12	-.15
≥ 2 Borrower/85% LTV			-.03	-.03	-.03	-.03	-.04	-.04	-.04	-.04
Investment Property			+1.02	+1.19	+1.33	+1.50	+1.75	+1.90	+2.00	+2.63
3-4 Unit Property			+1.02	+1.19	+1.33	+1.50	+1.75	+1.90	+2.00	+2.63
Second Home			+.36	+.39	+.49	+.60	+.70	+1.23	+1.27	+1.35
Manufactured Housing			+.54	+.60	+.70	+.85	+1.05	+1.50	+1.65	+1.80
Cash-Out Refinance			+.54	+.60	+.70	+.85	+1.05	+1.50	+1.65	+1.80
Relocation Loan			-.10	-.10	-.14	-.25	-.25	-.35	-.35	-.35
DTI > 45%/97% LTV			+.38	+.62	+.76	+1.06	+1.24	+1.42	+1.60	+1.82
DTI > 45%/95% LTV			+.35	+.44	+.57	+.72	+1.00	+1.12	+1.27	+1.53
DTI > 45%/90% LTV			+.28	+.39	+.50	+.62	+.75	+.89	+1.01	+1.25
DTI > 45%/85% LTV			+.11	+.17	+.22	+.30	+.38	+.42	+.44	+.49

Note: Rates may not be available for all combinations of LTVs and credit scores.

- Rate Floor is .30% including premium adjustments.
- Rates may not be available or approved in all states.
- Rates are subject to Rate Notes located at new.mi.genworth.com.

Ineligible per Underwriting Guidelines. Refer to our
Underwriting Guidelines for loan eligibility.

Housing Finance Agency Rates

Single Premium MI Borrower Paid Mortgage Insurance (BPMI)

Purchase, Full Doc, Primary Residence, Non-Refundable, Fixed or ARM ≥ 5 year

Fixed			Term > 20 yrs							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	1.58%	2.19%	2.75%	3.18%	3.68%	4.65%	4.93%	—
	25	73	1.36	1.88	2.31	2.65	3.06	3.86	4.10	4.95%
	18	80	1.15	1.69	1.77	2.25	2.55	2.93	3.11	3.75
95% -90.01%	30	67	1.22	1.73	2.16	2.52	2.92	3.69	3.91	4.72
	25	71	1.20	1.59	2.11	2.41	2.79	3.52	3.74	4.51
	16	80	.96	1.26	1.65	1.81	1.98	2.27	2.41	2.91
90% -85.01%	25	68	.87	1.16	1.48	1.75	1.99	2.50	2.65	3.20
	12	79	.59	.74	.89	1.05	1.20	1.50	1.59	1.92
85% & Below	12	75	.47	.54	.64	.71	.85	1.00	1.06	1.27
	6	80	.43	.50	.59	.65	.78	.91	.96	1.16

Fixed			Term ≤ 20 yrs							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	1.01%	1.69%	2.12%	2.32%	3.39%	4.27%	4.55%	—
	25	73	.95	1.45	1.70	1.93	2.76	3.46	3.69	4.45%
	18	80	.81	1.11	1.26	1.46	2.03	2.56	2.72	3.29
95% -90.01%	30	67	.81	1.51	1.72	1.88	2.45	3.15	3.55	4.29
	25	71	.80	1.39	1.60	1.81	2.25	2.87	3.35	4.05
	16	80	.68	.97	1.07	1.18	1.35	1.80	2.07	2.50
90% -85.01%	25	68	.59	.95	1.10	1.21	1.67	2.12	2.26	2.73
	12	79	.45	.53	.61	.70	.87	1.17	1.25	1.51
85% & Below	12	75	.38	.41	.48	.52	.61	.68	.75	.95
	6	80	.34	.39	.45	.49	.55	.65	.69	.87

Adjustments			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower/97% LTV			-.18%	-.20%	-.20%	-.20%	-.21%	-.22%	-.23%	-.27%
≥ 2 Borrower/95% LTV			-.14	-.14	-.14	-.16	-.16	-.17	-.19	-.25
≥ 2 Borrower/90% LTV			-.10	-.10	-.10	-.10	-.11	-.11	-.12	-.15
≥ 2 Borrower/85% LTV			-.03	-.03	-.03	-.03	-.04	-.04	-.04	-.04
3-4 Unit Property			+1.02	+1.19	+1.33	+1.50	+1.75	+1.90	+2.00	+2.63
Manufactured Housing			+54	+60	+70	+85	+1.05	+1.50	+1.65	+1.80
Relocation Loan			-.10	-.10	-.14	-.25	-.25	-.35	-.35	-.35
DTI > 45%/97% LTV			+38	+62	+76	+1.06	+1.24	+1.42	+1.60	+1.82
DTI > 45%/95% LTV			+35	+44	+57	+72	+1.00	+1.12	+1.27	+1.53
DTI > 45%/90% LTV			+28	+39	+50	+62	+75	+89	+1.01	+1.25
DTI > 45%/85% LTV			+11	+17	+22	+30	+38	+42	+44	+49

Note: Rates may not be available for all combinations of LTVs and credit scores. Use Genworth's Rate Express®, our exclusive rates and comparisons tool, for all your rate quote needs including Non-Fixed, BPMI Single Premium Refundable and additional coverage levels.

 Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

For additional information, contact your Genworth representative or visit new.mi.genworth.com.



HFA Rates (BPMI)

Genworth Mortgage Insurance Corporation

Effective Date:
June 18, 2018

Rate Notes

Premium Plans

Single Premium Borrower Paid

MI (BPMI): One-time premium payment provides coverage that remains in effect until cancelled in accordance with federal and state cancellation laws or investor requirements.

Loan Types

Fixed Payment Loans: Feature level payments for the first five years and offers no rate concessions nor have the potential for negative amortization.

Loans featuring negative amortization are not permitted.

Temporary Buydown: Loans with temporary interest rate buydowns are considered Fixed Payment Loans when the permanent payment terms meet the definition above, all other terms are considered Non-Fixed.

Loan Terms

30 Year: Fully amortize over a period greater than twenty years and no greater than forty years.

≤ 20 Year: Fully amortize over a maximum of twenty years.

Refund Options

Rates shown are nonrefundable. No premium will be refunded when coverage is cancelled, unless cancelled under the Homeowners Protection Act of 1998.

For Refund Schedules, go to our website: new.mi.genworth.com

Minimum Rate

Rate Floor for Single Premium MI is .30%, including premium adjustments.

Maximum Rate

Maximum singles rate currently offered is 5.00%, including premium adjustments.

Additional Notes

Financed Premium: The MI premium may be financed into the loan amount for Single Premium, Level Annual (first year premium) and Split Premium (upfront). Refer to our **Underwriting Guidelines** to determine the LTV category for premium rates.

Relocation Loans: To qualify for relocation rates, the loan must meet Genworth guidelines for relocation mortgages as found in our **Underwriting Guidelines**.

Underwriting Guidelines: Refer to our **Underwriting Guidelines** to determine loan eligibility.

Investor Coverage: As with all programs, check directly with your investor for specific coverage requirements.

Nontraditional Credit: Apply the rates from the lowest credit score range found on the rate card.

For additional rates, coverages, or a refund schedule: Visit our website at new.mi.genworth.com and access Rate Express, our rates and comparisons tool, or select **Rates & Guidelines**. Or call the ActionCenter® at 800 444.5664 or your local underwriting office.

Rates may not be available or approved in all states. Rates are based on property location.

Standard GSE Coverage Requirements

LTV	HFA Preferred™ & HFA Advantage SM	HomeReady™ & HP® > 20 yrs	HomeReady & HP® ≤ 20 yrs
97% - 95.01%	18%	25%	25%
95% - 90.01%	16	25	25
90% - 85.01%	12	25	12
85% - 80.01%	6	12	6

HomeReady™, and HFA Preferred™ are trademarks of Fannie Mae. Home Possible® and HP® are registered trademarks of Freddie Mac. HFA AdvantageSM is a service mark of Freddie Mac.

Find Rates Fast

Use our Rate Express®, rates and comparisons tool, to compare products, loan types, terms and payments. Visit new.mi.genworth.com or download the app and check the HFA box in the "Special Features" section.



Split Premium MI (BPMI) – FIXED

.50% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Fixed or ARM ≥ 5 Years

Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.49%	.62%	.79%	.91%	1.13%	1.46%	1.57%	1.79%
	25	73	.37	.50	.62	.71	.90	1.15	1.23	1.43
	18	80	.30	.43	.53	.60	.77	.97	1.09	1.20
95% -90.01%	30	67	.29	.44	.57	.69	.88	1.20	1.25	1.34
	25	71	.25	.39	.50	.59	.79	1.03	1.11	1.17
	16	80	.21	.31	.39	.49	.64	.87	.96	1.05
90% -85.01%	25	68	.17	.27	.35	.45	.55	.80	.81	.85
	12	79	.11	.16	.21	.29	.36	.52	.55	.64
85% & Below	12	75	.06	.08	.11	.13	.16	.26	.29	.33
	6	80	–	.07	.10	.12	.15	.25	.28	.31
Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.25%	.39%	.54%	.66%	.88%	1.21%	1.38%	1.60%
	25	73	.20	.31	.38	.49	.65	.88	1.03	1.20
	18	80	.13	.21	.28	.38	.50	.66	.78	.93
95% -90.01%	30	67	.16	.27	.36	.46	.61	.80	.93	1.12
	25	71	.14	.23	.30	.40	.51	.68	.82	.99
	16	80	.07	.13	.18	.25	.34	.47	.58	.69
90% -85.01%	25	68	.06	.12	.19	.26	.33	.49	.57	.73
	12	79	–	–	.07	.10	.15	.25	.31	.40
85% & Below	12	75	–	–	–	–	–	.10	.13	.21
	6	80	–	–	–	–	–	–	–	.08
Adjustments			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV			-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV			-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV			-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV			-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home			+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing			+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance			+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal			+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV			+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV			+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV			+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV			+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com.

Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

12147475.0618

Genworth Mortgage Insurance Corporation ©2018 Genworth Financial, Inc. All rights reserved.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

Split Premium MI (BPMI) – NON-FIXED

.50% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Non-Fixed or ARM < 5 Years

Non-Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.64%	.79%	1.01%	1.16%	1.43%	1.85%	1.99%	2.25%
	25	73	.49	.64	.79	.91	1.15	1.46	1.56	1.80
	18	80	.40	.55	.68	.77	.98	1.24	1.39	1.51
95% -90.01%	30	67	.38	.57	.74	.89	1.12	1.52	1.58	1.70
	25	71	.33	.51	.65	.76	1.00	1.30	1.41	1.48
	16	80	.28	.41	.51	.64	.82	1.10	1.22	1.33
90% -85.01%	25	68	.24	.36	.47	.58	.71	1.03	1.04	1.08
	12	79	.16	.23	.29	.38	.47	.68	.72	.82
85% & Below	12	75	.11	.13	.17	.19	.23	.36	.39	.44
	6	80	.08	.11	.15	.18	.22	.35	.38	.42

Non-Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.35%	.52%	.71%	.86%	1.13%	1.54%	1.76%	2.03%
	25	73	.29	.42	.51	.65	.84	1.13	1.32	1.53
	18	80	.20	.29	.39	.51	.65	.86	1.01	1.19
95% -90.01%	30	67	.24	.38	.49	.62	.81	1.03	1.20	1.44
	25	71	.21	.33	.42	.54	.68	.88	1.06	1.28
	16	80	.12	.20	.27	.35	.47	.62	.76	.90
90% -85.01%	25	68	.12	.20	.28	.37	.46	.65	.76	.95
	12	79	–	.07	.13	.17	.24	.35	.43	.54
85% & Below	12	75	–	–	.06	.07	.11	.18	.22	.31
	6	80	–	–	–	–	–	.07	.11	.15

Adjustments			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV			-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV			-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV			-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV			-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home			+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing			+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance			+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal			+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV			+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV			+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV			+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV			+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com.

Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

12147475.0618

Genworth Mortgage Insurance Corporation ©2018 Genworth Financial, Inc. All rights reserved.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

Split Premium MI (BPMI) – FIXED

.75% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Fixed or ARM ≥ 5 Years

Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.45%	.57%	.75%	.87%	1.09%	1.42%	1.54%	1.75%
	25	73	.33	.45	.58	.67	.86	1.11	1.20	1.39
	18	80	.26	.38	.49	.56	.73	.93	1.06	1.16
95% -90.01%	30	67	.24	.39	.53	.65	.83	1.16	1.21	1.30
	25	71	.20	.34	.46	.55	.74	.99	1.07	1.13
	16	80	.16	.26	.35	.45	.59	.83	.92	1.01
90% -85.01%	25	68	.11	.21	.30	.39	.50	.75	.76	.80
	12	79	.05	.10	.16	.23	.31	.47	.50	.59
85% & Below	12	75	–	–	.05	.07	.10	.20	.23	.28
	6	80	–	–	–	.06	.09	.19	.22	.26

Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.18%	.32%	.47%	.59%	.81%	1.14%	1.32%	1.53%
	25	73	.13	.24	.31	.42	.58	.81	.97	1.13
	18	80	.06	.14	.21	.31	.43	.59	.72	.86
95% -90.01%	30	67	.08	.19	.28	.38	.54	.72	.86	1.05
	25	71	.06	.15	.22	.32	.44	.60	.75	.92
	16	80	–	.05	.10	.17	.27	.39	.51	.62
90% -85.01%	25	68	–	–	.10	.17	.25	.40	.49	.64
	12	79	–	–	–	–	.07	.16	.23	.31
85% & Below	12	75	–	–	–	–	–	–	–	.11
	6	80	–	–	–	–	–	–	–	–

Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV	-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV	-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV	-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV	-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property	+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property	+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home	+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing	+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance	+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal	+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV	+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV	+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV	+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV	+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com. Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

Split Premium MI (BPMI) – NON-FIXED

.75% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Non-Fixed or ARM < 5 Years

Non-Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.60%	.75%	.96%	1.12%	1.39%	1.81%	1.95%	2.22%
	25	73	.45	.60	.75	.87	1.11	1.42	1.52	1.77
	18	80	.36	.51	.64	.73	.94	1.20	1.35	1.48
95% -90.01%	30	67	.34	.53	.69	.85	1.07	1.48	1.54	1.66
	25	71	.29	.46	.60	.72	.96	1.26	1.37	1.45
	16	80	.24	.36	.47	.60	.77	1.06	1.18	1.30
90% -85.01%	25	68	.18	.31	.42	.53	.66	.98	.99	1.03
	12	79	.10	.17	.24	.33	.42	.63	.67	.77
85% & Below	12	75	.05	.06	.11	.13	.17	.30	.33	.39
	6	80	–	.05	.09	.12	.16	.29	.32	.37

Non-Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.28%	.45%	.64%	.79%	1.06%	1.48%	1.69%	1.96%
	25	73	.22	.35	.44	.58	.77	1.06%	1.26	1.46
	18	80	.13	.22	.32	.44	.59	.79	.94	1.13
95% -90.01%	30	67	.16	.29	.41	.54	.73	.96	1.13	1.37
	25	71	.13	.24	.34	.46	.60	.81	.99	1.20
	16	80	–	.12	.19	.28	.39	.54	.69	.83
90% -85.01%	25	68	–	.10	.19	.28	.37	.57	.67	.87
	12	79	–	–	–	.08	.15	.27	.35	.45
85% & Below	12	75	–	–	–	–	–	.07	.12	.22
	6	80	–	–	–	–	–	–	–	.05

Adjustments			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV			-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV			-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV			-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV			-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home			+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing			+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance			+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal			+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV			+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV			+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV			+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV			+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com. Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

Split Premium MI (BPMI) – FIXED

1.00% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Fixed or ARM ≥ 5 Years

Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.41%	.53%	.71%	.83%	1.05%	1.39%	1.50%	1.71%
	25	73	.29	.41	.54	.63	.82	1.08	1.16	1.35
	18	80	.22	.34	.45	.52	.69	.90	1.02	1.12
95% -90.01%	30	67	.19	.35	.48	.61	.79	1.11	1.17	1.26
	25	71	.15	.30	.41	.51	.70	.94	1.03	1.09
	16	80	.11	.22	.30	.41	.55	.78	.88	.97
90% -85.01%	25	68	.05	.16	.25	.34	.45	.70	.72	.75
	12	79	–	.05	.11	.18	.26	.42	.46	.54
85% & Below	12	75	–	–	–	–	–	.15	.18	.23
	6	80	–	–	–	–	–	.14	.17	.21

Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.11%	.24%	.40%	.53%	.74%	1.08%	1.25%	1.47%
	25	73	.06	.16	.24	.36	.51	.75	.90	1.07
	18	80	–	.06	.14	.25	.36	.53	.65	.80
95% -90.01%	30	67	–	.11	.20	.30	.46	.64	.78	.97
	25	71	–	.07	.14	.24	.36	.52	.67	.84
	16	80	–	–	–	.09	.19	.31	.43	.54
90% -85.01%	25	68	–	–	–	.08	.16	.32	.40	.56
	12	79	–	–	–	–	–	.08	.14	.23
85% & Below	12	75	–	–	–	–	–	–	–	–
	6	80	–	–	–	–	–	–	–	–

Adjustments			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV			-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV			-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV			-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV			-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home			+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing			+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance			+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal			+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV			+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV			+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV			+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV			+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com.

Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

12147498.0618

Genworth Mortgage Insurance Corporation ©2018 Genworth Financial, Inc. All rights reserved.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

Split Premium MI (BPMI) – NON-FIXED

1.00% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Non-Fixed or ARM < 5 Years

Non-Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.55%	.71%	.92%	1.08%	1.35%	1.77%	1.91%	2.18%
	25	73	.40	.56	.71	.83	1.07	1.38	1.49	1.73
	18	80	.32	.47	.60	.69	.90	1.16	1.31	1.44
95% -90.01%	30	67	.29	.48	.65	.80	1.03	1.43	1.50	1.62
	25	71	.24	.42	.56	.68	.92	1.22	1.33	1.41
	16	80	.19	.32	.42	.55	.73	1.02	1.14	1.26
90% -85.01%	25	68	.12	.25	.36	.48	.61	.93	.94	.99
	12	79	.05	.12	.19	.28	.37	.58	.62	.72
85% & Below	12	75	–	–	.05	.07	.11	.24	.28	.34
	6	80	–	–	–	.06	.10	.23	.27	.31

Non-Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.21%	.38%	.57%	.73%	.99%	1.41%	1.63%	1.90%
	25	73	.15	.28	.37	.51	.71	1.00	1.19	1.40
	18	80	.06	.15	.25	.38	.52	.72	.88	1.06
95% -90.01%	30	67	.07	.21	.33	.46	.65	.88	1.05	1.29
	25	71	.05	.16	.26	.38	.53	.73	.91	1.13
	16	80	–	–	.11	.20	.31	.47	.61	.75
90% -85.01%	25	68	–	–	.10	.19	.29	.48	.59	.78
	12	79	–	–	–	–	.06	.18	.26	.37
85% & Below	12	75	–	–	–	–	–	–	–	.12
	6	80	–	–	–	–	–	–	–	–

Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV	-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV	-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV	-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV	-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property	+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property	+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home	+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing	+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance	+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal	+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV	+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV	+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV	+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV	+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com.

Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

12147498.0618

Genworth Mortgage Insurance Corporation ©2018 Genworth Financial, Inc. All rights reserved.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

Split Premium MI (BPMI) – FIXED

1.25% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Fixed or ARM ≥ 5 Years

Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.37%	.49%	.66%	.79%	1.01%	1.35%	1.46%	1.68%
	25	73	.25	.37	.49	.59	.78	1.04	1.12	1.32
	18	80	.18	.30	.40	.48	.65	.86	.98	1.09
95% -90.01%	30	67	.15	.30	.44	.56	.75	1.07	1.13	1.23
	25	71	.11	.25	.37	.46	.66	.90	.99	1.06
	16	80	.07	.17	.26	.36	.51	.74	.84	.94
90% -85.01%	25	68	–	.10	.19	.29	.40	.65	.67	.70
	12	79	–	–	.05	.13	.21	.37	.41	.49
85% & Below	12	75	–	–	–	–	–	.09	.12	.17
	6	80	–	–	–	–	–	.08	.11	.15

Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	–	.17%	.33%	.46%	.67%	1.01%	1.19%	1.41%
	25	73	–	.09	.17	.29	.44	.68	.84	1.01
	18	80	–	–	.07	.18	.29	.46	.59	.74
95% -90.01%	30	67	–	–	.12	.23	.38	.56	.71	.90
	25	71	–	–	.06	.17	.28	.44	.60	.77
	16	80	–	–	–	–	.11	.23	.36	.47
90% -85.01%	25	68	–	–	–	–	.07	.23	.32	.48
	12	79	–	–	–	–	–	–	.06	.15
85% & Below	12	75	–	–	–	–	–	–	–	–
	6	80	–	–	–	–	–	–	–	–

Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV	-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV	-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV	-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV	-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property	+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property	+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home	+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing	+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance	+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal	+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV	+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV	+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV	+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV	+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com.

Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

12147500.0618

Genworth Mortgage Insurance Corporation ©2018 Genworth Financial, Inc. All rights reserved.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

Split Premium MI (BPMI) – NON-FIXED

1.25% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Non-Fixed or ARM < 5 Years

Non-Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.51%	.67%	.88%	1.04%	1.32%	1.73%	1.87%	2.14%
	25	73	.36	.52	.67	.79	1.03	1.34	1.45	1.69
	18	80	.27	.43	.56	.65	.87	1.12	1.27	1.41
95% -90.01%	30	67	.24	.43	.60	.76	.99	1.39	1.47	1.58
	25	71	.19	.37	.52	.63	.88	1.18	1.29	1.37
	16	80	.14	.27	.38	.51	.69	.98	1.10	1.22
90% -85.01%	25	68	.07	.20	.31	.43	.56	.88	.89	.94
	12	79	–	.06	.13	.23	.32	.53	.57	.68
85% & Below	12	75	–	–	–	–	.05	.18	.22	.28
	6	80	–	–	–	–	–	.17	.21	.26

Non-Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.14%	.31%	.50%	.66%	.93%	1.35%	1.56%	1.84%
	25	73	.07	.21	.30	.44	.64	.93	1.13	1.34
	18	80	–	.08	.18	.31	.45	.66	.81	1.00
95% -90.01%	30	67	–	.13	.25	.38	.57	.80	.98	1.22
	25	71	–	.08	.18	.31	.45	.65	.84	1.05
	16	80	–	–	–	.12	.23	.39	.54	.68
90% -85.01%	25	68	–	–	–	.10	.20	.40	.50	.70
	12	79	–	–	–	–	–	.10	.18	.29
85% & Below	12	75	–	–	–	–	–	–	–	–
	6	80	–	–	–	–	–	–	–	–

Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV	-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV	-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV	-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV	-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property	+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property	+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home	+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing	+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance	+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal	+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV	+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV	+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV	+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV	+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com.

Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

12147500.0618

Genworth Mortgage Insurance Corporation ©2018 Genworth Financial, Inc. All rights reserved.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

Split Premium MI (BPMI) – FIXED

1.50% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Fixed or ARM ≥ 5 Years

Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.32%	.45%	.62%	.75%	.97%	1.31%	1.42%	1.64%
	25	73	.20	.33	.45	.55	.74	1.00	1.08	1.28
	18	80	.13	.26	.36	.44	.61	.82	.94	1.05
95% -90.01%	30	67	.10	.26	.39	.52	.71	1.03	1.09	1.19
	25	71	.06	.21	.32	.42	.62	.86	.95	1.02
	16	80	–	.13	.21	.32	.47	.70	.80	.90
90% -85.01%	25	68	–	.05	.14	.24	.35	.60	.62	.66
	12	79	–	–	–	.08	.16	.32	.36	.45
85% & Below	12	75	–	–	–	–	–	–	.07	.12
	6	80	–	–	–	–	–	–	.06	.10
Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	–	.10%	.26%	.39%	.61%	.94%	1.12%	1.35%
	25	73	–	–	.10	.22	.38	.61	.77	.95
	18	80	–	–	–	.11	.23	.39	.52	.68
95% -90.01%	30	67	–	–	–	.15	.30	.49	.63	.83
	25	71	–	–	–	.09	.20	.37	.52	.70
	16	80	–	–	–	–	–	.16	.28	.40
90% -85.01%	25	68	–	–	–	–	–	.15	.23	.40
	12	79	–	–	–	–	–	–	–	.07
85% & Below	12	75	–	–	–	–	–	–	–	–
	6	80	–	–	–	–	–	–	–	–
Adjustments			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV			-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV			-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV			-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV			-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home			+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing			+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance			+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal			+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV			+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV			+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV			+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV			+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com.

Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

12147502.0618

Genworth Mortgage Insurance Corporation ©2018 Genworth Financial, Inc. All rights reserved.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

Split Premium MI (BPMI) – NON-FIXED

1.50% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Non-Fixed or ARM < 5 Years

Non-Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.47%	.62%	.84%	1.00%	1.28%	1.69%	1.83%	2.11%
	25	73	.32	.47	.63	.75	.99	1.31	1.41	1.66
	18	80	.23	.39	.52	.61	.83	1.08	1.23	1.37
95% -90.01%	30	67	.20	.39	.56	.72	.95	1.35	1.43	1.54
	25	71	.15	.33	.47	.59	.83	1.14	1.25	1.33
	16	80	.10	.23	.33	.47	.65	.94	1.06	1.18
90% -85.01%	25	68	–	.14	.26	.38	.51	.83	.85	.89
	12	79	–	–	.08	.18	.27	.48	.52	.63
85% & Below	12	75	–	–	–	–	–	.12	.17	.23
	6	80	–	–	–	–	–	.11	.16	.21

Non-Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.06%	.23%	.43%	.59%	.86%	1.28%	1.50%	1.78%
	25	73	–	.13	.23	.38	.57	.87	1.06	1.28
	18	80	–	–	.11	.24	.38	.59	.75	.94
95% -90.01%	30	67	–	.05	.17	.30	.49	.72	.90	1.14
	25	71	–	–	.10	.23	.37	.57	.77	.98
	16	80	–	–	–	–	.16	.31	.47	.61
90% -85.01%	25	68	–	–	–	–	.11	.31	.42	.62
	12	79	–	–	–	–	–	–	.09	.21
85% & Below	12	75	–	–	–	–	–	–	–	–
	6	80	–	–	–	–	–	–	–	–

Adjustments			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV			-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV			-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV			-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV			-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home			+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing			+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance			+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal			+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV			+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV			+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV			+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV			+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com.

Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

12147502.0618

Genworth Mortgage Insurance Corporation ©2018 Genworth Financial, Inc. All rights reserved.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

Split Premium MI (BPMI) – FIXED

1.75% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Fixed or ARM ≥ 5 Years

Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.28%	.41%	.58%	.71%	.93%	1.27%	1.38%	1.61%
	25	73	.16	.29	.41	.51	.70	.96	1.04	1.25
	18	80	.09	.22	.32	.40	.57	.78	.90	1.02
95% -90.01%	30	67	.05	.21	.35	.48	.66	.99	1.05	1.15
	25	71	–	.16	.28	.38	.57	.82	.91	.98
	16	80	–	.08	.17	.28	.42	.66	.76	.86
90% -85.01%	25	68	–	–	.09	.19	.29	.55	.57	.61
	12	79	–	–	–	–	.10	.27	.31	.40
85% & Below	12	75	–	–	–	–	–	–	–	.07
	6	80	–	–	–	–	–	–	–	.05
Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	–	–	0.19%	.32%	.54%	.88%	1.06%	1.29%
	25	73	–	–	–	.15	.31	.55	.71	.89
	18	80	–	–	–	–	.16	.33	.46	.62
95% -90.01%	30	67	–	–	–	.07	.22	.41	.56	.75
	25	71	–	–	–	–	.12	.29	.45	.62
	16	80	–	–	–	–	–	.08	.21	.32
90% -85.01%	25	68	–	–	–	–	–	.06	.15	.31
	12	79	–	–	–	–	–	–	–	–
85% & Below	12	75	–	–	–	–	–	–	–	–
	6	80	–	–	–	–	–	–	–	–
Adjustments			760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV			-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV			-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV			-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV			-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property			+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home			+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing			+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance			+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal			+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV			+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV			+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV			+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV			+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com.

Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

12147504.0618

Genworth Mortgage Insurance Corporation ©2018 Genworth Financial, Inc. All rights reserved.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.

Split Premium MI (BPMI) – NON-FIXED

1.75% Upfront Premium

Purchase, Full Doc, Primary Residence, Non-Refundable, Non-Fixed or ARM < 5 Years

Non-Fixed			Amortization Term > 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	.42%	.58%	.80%	.96%	1.24%	1.65%	1.80%	2.07%
	25	73	.27	.43	.59	.71	.95	1.27	1.37	1.62
	18	80	.19	.34	.48	.57	.79	1.04	1.20	1.33
95% -90.01%	30	67	.15	.34	.52	.67	.90	1.31	1.39	1.50
	25	71	.10	.28	.43	.55	.79	1.10	1.21	1.29
	16	80	.05	.18	.29	.42	.60	.90	1.02	1.14
90% -85.01%	25	68	–	.09	.20	.32	.46	.78	.80	.84
	12	79	–	–	–	.12	.22	.43	.47	.58
85% & Below	12	75	–	–	–	–	–	.07	.11	.18
	6	80	–	–	–	–	–	.05	.10	.15

Non-Fixed			Amortization Term ≤ 20 Years							
LTV	Coverage	Exposure	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97% -95.01%	35%	63%	–	.16%	.36%	.52%	.79%	1.21%	1.43%	1.72%
	25	73	–	.06	.16	.31	.50	.80	1.00	1.22
	18	80	–	–	–	.17	.32	.53	.68	.88
95% -90.01%	30	67	–	–	.09	.22	.42	.65	.83	1.07
	25	71	–	–	–	.15	.29	.50	.69	.91
	16	80	–	–	–	–	.08	.23	.39	.53
90% -85.01%	25	68	–	–	–	–	–	.23	.33	.54
	12	79	–	–	–	–	–	–	–	.12
85% & Below	12	75	–	–	–	–	–	–	–	–
	6	80	–	–	–	–	–	–	–	–

Adjustments	760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
≥ 2 Borrower / 97% LTV	-.13%	-.13%	-.13%	-.13%	-.14%	-.15%	-.16%	-.18%
≥ 2 Borrower / 95% LTV	-.09	-.09	-.09	-.10	-.11	-.12	-.14	-.16
≥ 2 Borrower / 90% LTV	-.07	-.07	-.07	-.07	-.08	-.09	-.09	-.10
≥ 2 Borrower / 85% LTV	-.03	-.03	-.03	-.03	-.03	-.03	-.03	-.04
Investment Property	+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
3-4 Unit Property	+.34	+.38	+.38	+.47	+.50	+.57	+.65	+.75
Second Home	+.12	+.13	+.14	+.17	+.20	+.35	+.40	+.45
Manufactured Housing	+.18	+.20	+.20	+.25	+.30	+.50	+.55	+.60
Cash-Out Refinance	+.18	+.20	+.20	+.25	+.25	+.50	+.55	+.60
LPMI Renewal	+.04	+.06	+.08	+.11	+.13	+.19	+.21	+.23
DTI > 45% / 97% LTV	+.10	+.14	+.17	+.21	+.26	+.35	+.37	+.38
DTI > 45% / 95% LTV	+.09	+.11	+.14	+.18	+.23	+.27	+.29	+.31
DTI > 45% / 90% LTV	+.07	+.10	+.12	+.15	+.19	+.21	+.23	+.24
DTI > 45% / 85% LTV	+.03	+.04	+.05	+.05	+.07	+.09	+.09	+.09

Note: Rates may not be available for all combinations of LTVs and credit scores. Rates may not be available or approved in all states. Rates are subject to Rate Notes located at new.mi.genworth.com.

Rate Floor is .05% including premium adjustments. Adjustments apply to the renewal portion of the premium only.

12147504.0618

Genworth Mortgage Insurance Corporation ©2018 Genworth Financial, Inc. All rights reserved.

Ineligible per Underwriting Guidelines. Refer to our **Underwriting Guidelines** for loan eligibility.