



The loan closed. They moved in. But don't say "the end" just yet.

Stay in touch with your borrowers

Once things settle down and get more broken-in, your borrowers may start thinking of ways to make their dream home even dreamier. Make sure they know you are still their go-to for home improvement loans.

Renovation loans

Ideal for home improvements and additions, renovation loans can be structured as a purchase transaction with minimal overlays to standard purchase transaction guidelines (not to exceed 95% LTV).

Refinance loans

Let your borrower know when it may be time to refinance their loan. Can they save money by doing so now? Do they need to adjust the terms of their loan? Do they need cash for a home project or college tuition?

Energy Improvement loans

This is ideal for borrowers remodeling, preparing to sell, or refinance their homes.

Energy improvement projects vary and can include: adding insulation, energy-efficient windows, water saving devices, solar panels and well as other energy saving devices.

Homebuyer Privileges®

Homebuyer Privileges is an exclusive Genworth Mortgage Insurance program that provides homeowners with unique discounts for their home from top retailers in their area. Be sure your borrowers remember to take advantage of the savings.

Homebuyer Education

Whether they took the course pre-purchase or have never seen it, it still makes sense for your borrowers to jump online after the close. Within the course material, there are sections on emergency preparedness, home maintenance tips, working with contractors and more.

Home Sweet Home®

Wherever your Borrowers call home, Genworth MI is now providing extra protection and support for their investment. Our new Home Suite Home program gives homeowners the choice from a suite of benefits that may help them safeguard their new home, available at no cost to the lender or borrower. After lender sign-up, eligible homeowner's can select one of three benefits*: Appliance Home Warranty, Homeowners Insurance Deductible Reimbursement, or Identity Theft Reimbursement & Restoration Consulting Services.

* Home Suite Home is underwritten or provided by a third-party vendor. Product is not available in some states and may be modified or withdrawn without notice. Appliance Home Warranty is currently unavailable in CA, ME, NY, WA. Full program details are available on the Genworth website. All information contained herein is subject to change without notice. As a condition of coverage, all eligible borrowers must visit hsh.smartermi.com and register before the applicable registration deadline. All information is accurate as of the date of publishing and subject to change without notice.

Contact your Genworth representative or the ActionCenter® at 800 444.5664 to learn more about Genworth underwriting guidelines for each loan type.

MI first-time
HOMEbuyer

YOU-CENTRIC SOLUTIONS THAT MATTER

This flier is for reference only. Consult GSE Guides and Genworth Underwriting Guidelines for completed details and eligibility.

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Genworth Mortgage Insurance underwriters include: Genworth Mortgage Insurance Corporation and Genworth Mortgage Insurance Corporation of North Carolina
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