



Trying to fit a Square Loan in a Round Guideline?

Genworth insures loans outside of GSE requirements

Not every loan fits the Qualified Mortgage or GSE requirements. And that's okay. We've got the solution for your loan needs. Here are some highlights.

Parameter	How it Fits with Genworth Mortgage Insurance
97% LTVs Primary Residence	<ul style="list-style-type: none"> • Loan amounts up to \$700,000, Credit Scores down to 620 • No first time homebuyer requirement or income restrictions
Jumbo	<ul style="list-style-type: none"> • 1- Unit Primary Residences: <ul style="list-style-type: none"> - Purchase/Rate Term Refinances – Loan amounts up to \$2,000,000, LTV's up to 95% • Second Homes: <ul style="list-style-type: none"> - Purchase/Rate Term Refinances – Loan amounts up to \$850,000, LTV's up to 90% • Investment Properties: <ul style="list-style-type: none"> - Purchase/Rate Term Refinances – Loan amounts up to \$700,000, LTV's up to 85%
Construction Permanent Transactions One and Two Close	<p>Mortgage Insurance Coverage available during construction or upon property completion:</p> <ul style="list-style-type: none"> • 1- Unit Primary Residences: <ul style="list-style-type: none"> - Purchase/Rate Term Refinances – Loan amounts up to \$850,000, LTV's up to 97% • Second Homes: <ul style="list-style-type: none"> - Purchase/Rate Term Refinances – Loan amounts up to \$850,000, LTV's up to 90%
Rate/Term Refinance (Non-GSE Definition)	<ul style="list-style-type: none"> • Pay-off seasoned, non-purchase money second • Twelve (12) months seasoning <ul style="list-style-type: none"> - Draws on Home Equity Lines of Credit (HELOCs) may not exceed \$2,000 in last 12 months • Funds to borrower not to exceed 2% or \$2,000
Cash-Out Refinance Maximum Cash out \$200,000	<ul style="list-style-type: none"> • 1- Unit Primary Residences: <ul style="list-style-type: none"> - Cash-out Refinances – Loan amounts up to \$1,000,000, LTV's up to 85% • Second Homes: <ul style="list-style-type: none"> - Cash-out Refinances – Loan amounts up to \$700,000, LTV's up to 85%
Student Loan Debt	<ul style="list-style-type: none"> • Income Based Repayment plan – Qualify with documented payment
Pledged Asset Program	<ul style="list-style-type: none"> • Pledge Cash/Savings or Certificate of Deposit (CD) in lieu of down payment • Loan amounts up to \$700,000, LTV's net of Pledge, up to 97% • MI premium rate is based upon LTV net of Pledge

We're ready to help you find the perfect fit for your unique loan. Our underwriters have the ability to review loans that may not meet our published guidelines. Contact your Genworth representative for additional details.

Submit your loan today via our Order and Edit system at new.mi.genworth.com.

Loan amounts >\$1,000,000 require a Genworth underwrite. This flier is for reference only and not representative of all possible loan parameters. All denoted material is subject to the complete terms and conditions of Genworth's Underwriting Guidelines. In case of differences with this document, the *Underwriting Guidelines* will govern. For a comprehensive set of guidelines, refer to new.mi.genworth.com.

Let's help someone buy a house today.

