



# Solutions for what matters most

Genworth offers the MI plan that fits the needs of you and your borrower.

	Monthly	BPMI Singles	LPMI Singles	BPMI Split
Best Suited For...	<ul style="list-style-type: none"> <li>Interest rate sensitive borrower</li> <li>Markets with high appreciation</li> </ul>	<ul style="list-style-type: none"> <li>Use of available funds at closing</li> <li>Financed premium into the loan (offers lowest monthly payment)</li> <li>High credit score borrower</li> <li>Lower LTVs</li> </ul>	<ul style="list-style-type: none"> <li>High credit score</li> <li>Borrowers not sensitive to interest rates</li> </ul>	<ul style="list-style-type: none"> <li>Use of available funds at closing</li> <li>Financing upfront premium into the loan</li> <li>Reduces DTI</li> <li>Lower monthly payments</li> <li>Multiple upfront options provide greatest flexibility</li> </ul>
Structure	Regular monthly MI premium payments	One-time premium paid at closing	One-time premium paid at closing by the lender	Upfront premium paid at closing and reduced monthly MI premium payments
Funding Option		<ul style="list-style-type: none"> <li>Gift/grant</li> <li>Borrower funds</li> <li>Seller concessions</li> <li>Lender credit</li> <li>Financed in</li> </ul>	<ul style="list-style-type: none"> <li>Increased note rate</li> </ul>	<ul style="list-style-type: none"> <li>Gift/grant</li> <li>Borrower funds</li> <li>Seller concessions</li> <li>Lender credit</li> <li>Financed in</li> </ul>
HPA Refundable	Yes	Yes	No	Yes
Cancellable*	Yes	Yes	No	Yes
Impact to QM Points & Fees	No	Yes, unless lender credit used to pay premium	No	Yes, unless lender credit used to pay upfront premium

Payment comparison**				
Interest Rate	4.00%	4.00%	4.50%	4.00%
Upfront/Initial MI Rate	0.00%	1.70%	1.60%	1.00%
Upfront/Initial MI Premium	\$0.00	\$3,825.00	\$3,600.00	\$2,250.00
Monthly/Annual MI Rate	.41%	.00%	.00%	.19%
Monthly MI Premium	\$76.88	\$0.00	\$0.00	\$35.63
Monthly P&I and MI	\$1,151.06	\$1,074.18	\$1,140.04	\$1,109.81

\*Lenders and borrowers should review HPA and investor guidelines regarding termination and cancellation of MI.

\*\*Based on 95% LTV, 30% Coverage, 760 Credit Score, Primary, Purchase, Non-Refundable, Fixed rates, and \$225,000 Loan Amount.

For more information contact your Genworth representative, visit us online at [mi.genworth.com](http://mi.genworth.com), call the ActionCenter® at 800 444.5664 or run an online comparison on Rate Express®.

*Let's help someone buy a house today.*

This flier is intended for reference only and subject to complete terms and conditions of Genworth's Underwriting Guidelines. Rates shown are subject to change without notice.

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