

Foreclosure Prevention Scorecard

State-by-State Trends in Homeowner Assistance



Top 10 states for workouts*

State	12 Months Ending September 2008					Q3 08 vs. Q3 07
	Number of Workouts	Leading City for Workouts	Leading City % of Workouts	% Under \$1,000 Monthly Payment	% of Homes Rescued	% Increase in Workouts
Texas	1,015	Houston	17%	58%	96%	24%
Florida	901	Miami	5%	26%	75%	163%
Georgia	626	Lawrenceville	6%	47%	95%	80%
Ohio	605	Cincinnati	8%	71%	91%	18%
Pennsylvania	555	Philadelphia	15%	64%	95%	31%
Michigan	549	Detroit	7%	56%	82%	77%
North Carolina	515	Charlotte	12%	68%	95%	29%
Illinois	503	Chicago	15%	52%	95%	14%
New York	454	Rochester	9%	56%	95%	41%
Indiana	373	Indianapolis	11%	72%	91%	21%
National	11,109	--	--	53%	89%	56%

Q3 2008: More than 11,000 Homeowners Helped in Last 12 Months

In the third quarter of 2008, Genworth Financial, a leading mortgage insurer, helped more than 3,100 borrowers nationwide avoid foreclosure with the assistance of lenders and loan servicers. Nationally, more than 11,000 homeowners took advantage of the company's loss mitigation efforts in the 12 months ending September 30, 2008.

The quarterly Foreclosure Prevention Scorecard provides a representative snapshot of mortgage workout trends by analyzing data from Genworth's Homeowner Assistance program. Key findings include:

- Workouts across the U.S. increased 56 percent in Q3 2008 over the same period last year.
- Nationally, repayment plans accounted for 50 percent of all workouts, followed by loan modifications at 32 percent.

- Texas and Florida topped the list of states with the most borrowers helped over the targeted 12-month period. Houston (17 percent) and Miami (five percent) were the leading cities for workouts in their states.
- Nationally, 89 percent of those delinquent borrowers helped became current on their mortgage payments and stayed in their homes. Genworth structured "non-cure" workouts for the 11 percent unable to keep their homes, allowing them to avoid foreclosure. In some cases, there are tax and credit differentiators that make non-cure workouts more advantageous to the borrower.

Lenders, servicers, GSEs and mortgage insurers are committed to preventing foreclosures and helping homeowners keep their homes.

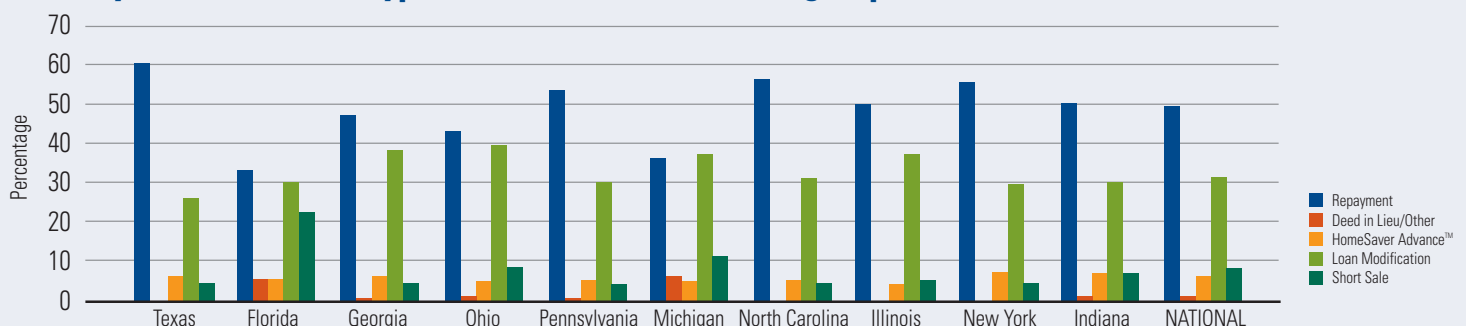
For more information, visit www.genworth.com/Scorecard.

Help for Homeowners

If you are behind on your mortgage payment, help may be available. Get the process started today with three simple steps.

- 1) Gather supporting documentation needed to evaluate your financial circumstances, such as past mortgage statements, bank statements, assets, liabilities, pay stubs, correspondence from your lender and income tax returns.
- 2) Contact your loan servicer (the company to which you make your monthly mortgage payment). If you have mortgage insurance, you can also contact your insurer directly.
- 3) You will need to discuss your hardship and delinquency status with your servicer or mortgage insurer, and then submit the required documentation for them to review and identify potential solutions.

State-by-State Workout Types in the 12 Months Ending September 2008



This report reflects statistical data and the various workout options being used by lenders, loan servicers and companies like Genworth to help keep people in homes and avoid foreclosure.

Terms include:

Number of Workouts

The number of delinquent homeowners assisted by Genworth and its lender partners in each state from October 1, 2007 to September 30, 2008.

Leading City for Workouts

The city in each state with the most Genworth-assisted workouts from October 1, 2007 to September 30, 2008

Leading City % of Workouts

The percentage of homeowners in the leading city for each state with the most Genworth-assisted workouts from October 1, 2007 to September 30, 2008.

% Under \$1,000 Monthly Payment

The percentage of homeowners helped by Genworth from October 1, 2007 to September 30, 2008 that have a monthly mortgage payment under \$1,000.

% of Homes Rescued

The percentage of cures for assisted borrowers who were brought current on their loans and able to keep their homes.

% Increase in Workouts

The percentage increase in the number of delinquent homeowners Genworth assisted in the third quarter of 2008, as compared to the third quarter of 2007.

Repayment Plan

A borrower makes scheduled payments toward the delinquent amount of the loan in addition to the regular payments to bring the loan current.

Loan Modification

A borrower brings the loan current by adding past-due amounts to the unpaid principal balance and possibly changing one or more of the terms of the original loan to make the payment more affordable.

HomeSaver Advance™

Funds are loaned to the borrower by the investor to bring the loan current.

Short Sale

A borrower avoids foreclosure by selling the property, even when the home's market value is less than the total amount owed.

Deed-in-Lieu of Foreclosure

A borrower turns over the title of the property to the lender to avoid foreclosure.

*HomeSaver Advance™
is a trademark of
Fannie Mae.*

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