

Foreclosure Prevention Scorecard

State-by-State Trends in Homeowner Assistance



Top 10 states for workouts*

State	12 Months Ending June 30, 2009							Q2 09 vs. Q2 08
	# of Workouts	% of Homes Rescued	Total Value of Mortgages Saved (State)	Average Mortgage Amount Saved Per Workout	Leading City for Workouts	Total Value of Mortgages Saved (Leading City)	% Change	
Florida	1,844	66%	\$236,566,749	\$128,289	Miami	\$21,166,534	108%	
Texas	1,444	95%	\$170,061,204	\$117,770	Houston	\$26,005,216	55%	
Georgia	850	93%	\$123,703,452	\$145,533	Lawrenceville	\$9,447,835	47%	
Ohio	779	90%	\$79,292,665	\$101,787	Toledo	\$4,802,415	26%	
Michigan	768	83%	\$78,794,263	\$102,596	Detroit	\$4,516,960	36%	
Illinois	741	89%	\$102,451,767	\$138,261	Chicago	\$20,728,172	52%	
Pennsylvania	705	94%	\$86,515,186	\$122,716	Philadelphia	\$11,688,779	11%	
North Carolina	704	96%	\$87,916,178	\$124,880	Charlotte	\$13,050,850	26%	
Arizona	628	80%	\$107,268,776	\$170,810	Phoenix	\$23,031,572	185%	
California	601	66%	\$135,917,175	\$226,151	Bakersfield	\$3,970,544	159%	
National	16,952	86%	\$2,302,923,320	\$135,849	n/a	n/a	51%	

More Than \$2.3 Billion Worth of Mortgages Saved in the 12 Months Ending June 2009

Genworth Financial helped prevent the loss of more than \$2.3 billion in mortgages to foreclosure in the 12 months ending June 30, 2009. Working with lenders and loan servicers, Genworth completed nearly 17,000 successful mortgage workouts throughout the 50 states over this period, with the most mortgage dollars saved in Florida (\$237 million), Texas (\$170 million) and Georgia (\$124 million).

The impact of foreclosure reaches beyond borrower home loss, often deeply affecting local communities and real estate markets. Today, one in eight home loans is either delinquent or in foreclosure according to the Center for Responsible Lending, which found that the average foreclosure decreases neighboring home values by \$7,200 per home.

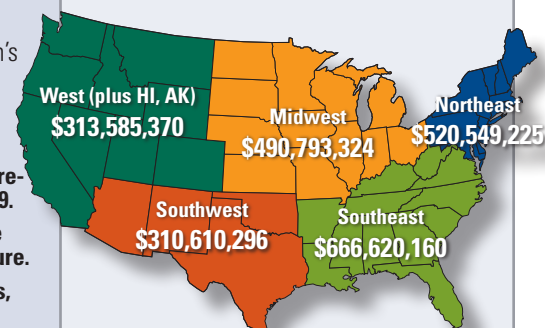
Genworth and its servicer partners are committed to averting foreclosures, keeping homeowners in their homes and preserving communities. The quarterly Foreclosure Prevention Scorecard provides a representative snapshot of mortgage workout trends by analyzing data from Genworth's Homeowner Assistance program.

Key findings for the Q2 09 Scorecard:

- \$2.3 billion in mortgages were saved from foreclosure in the 12 months ending June 30, 2009.
- Nearly nine out of 10 borrowers helped were able to keep their homes and avoid foreclosure.
- Each mortgage workout amounted to savings, on average, of \$136,000.
- Nationally, loan modifications accounted for more than 40 percent of workout types.
- Mortgage workouts in California jumped 159 percent year-over-year, making it one of the top 10 states for Genworth-assisted workouts for the first time.

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

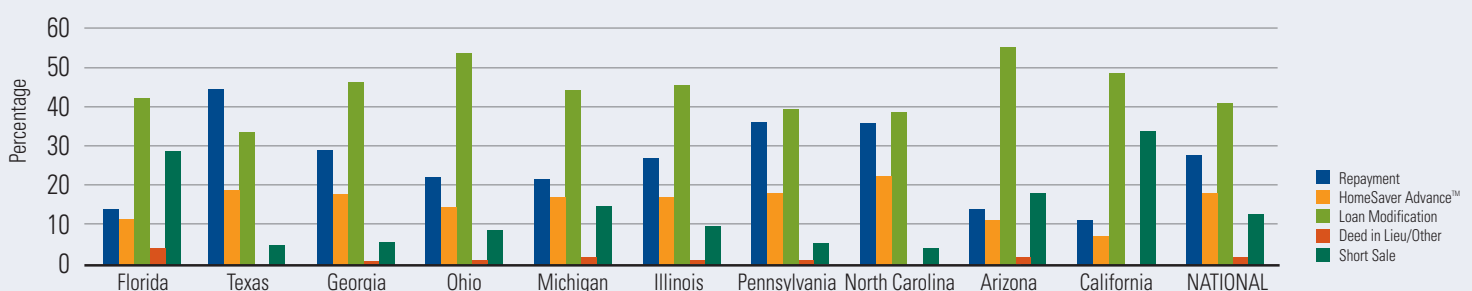
Total Value of Mortgages Saved by U.S. Region in 12 Months ending June 2009



Total \$2,302,923,320

The U.S. Virgin Islands accounted for \$764,945 of total mortgage values saved.

State-by-State Workout Types in 12 Months Ending June 2009 (Percentage of Total)



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 July 1, 2008 to June 30, 2009

% of Homes Rescued

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

Total Value of Mortgages Saved (State)

The total value of mortgage loan balances saved in each state from July 1, 2008 to June 30, 2009

Average Mortgage Amount Saved Per Workout

The average loan balance saved per workout in each state from July 1, 2008 to June 30, 2009

Leading City for Workouts

The city in each state with the most Genworth-assisted workouts from July 1, 2008 to June 30, 2009

Total Value of Mortgages Saved (Leading City)

The total value of mortgage loan balances saved in each leading city from July 1, 2008 to June 30, 2009

% Increase in Workouts

The percentage increase in the number of delinquent homeowners Genworth assisted in the second quarter of 2009, as compared to the second quarter of 2008

Total Value of Mortgages Saved by U.S. Region

The total value of mortgage loan balances saved in five regions of the U.S. from July 1, 2008 to June 30, 2009

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

Workout Types

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

*Data from all 50 states available upon request. For more information, visit www.genworth.com/Scorecard