

#### 12 Months Ending December 2009

State	Total Value of Mortgages Saved (State)	Average Mortgage Amount Saved Per Workout	Leading City for Workouts	Total Value of Mortgages Saved (Leading City)	Cure Rate
Florida	\$275,734,017	\$115,855	Miami	\$24,250,735	59%
Georgia	\$130,665,661	\$140,955	Lawrenceville	\$8,448,615	90%
North Carolina	\$97,499,070	\$127,283	Charlotte	\$13,874,092	93%
Tennessee	\$48,359,611	\$117,950	Memphis	\$5,530,188	88%
Louisiana	\$45,754,797	\$133,008	Baton Rouge	\$5,478,989	85%
South Carolina	\$39,665,207	\$105,774	Columbia	\$3,383,789	69%
Alabama	\$37,075,585	\$114,785	Birmingham	\$2,863,048	92%
Mississippi	\$22,419,611	\$117,380	Brandon/Ocean Springs	\$1,831,083/\$1,780,040	96%
Virgin Islands	\$534,086	\$133,522	Christiansted/St. Croix	\$270,330/\$263,756	100%
<b>Southeast</b>	<b>\$697,707,645</b>	<b>\$122,946</b>	--	--	76%

### More than \$697 Million of Mortgages Saved in Southeast Region of U.S. in 2009, including over \$90,566,000 of HAMP Loan Modifications

Genworth Financial, a leading mortgage insurer, helped prevent the loss of more than \$697 million in mortgages to foreclosure across the Southeast region of the U.S. in the 12 months ending December 31, 2009. Assisted by its lender partners and loan servicers, the company completed more than 5,700 successful mortgage workouts in the region over this period.

The total includes more than \$90,566,000 in mortgages saved through the Home Affordable Modification Program (HAMP), the Obama Administration's principal foreclosure prevention plan.

In the fourth quarter alone, Genworth saved a total of \$234,469,680 in mortgages from foreclosure in the Southeast region.

The quarterly Foreclosure Prevention Scorecard provides a representative snapshot of mortgage workout trends by analyzing data from Genworth's Homeowner Assistance program. Genworth Financial is committed to keeping homeowners in their homes, averting foreclosures and preserving communities by helping borrowers refinance or modify their mortgages.

#### Key findings for the Southeast Region in the 12 months ending December 2009:

- The most mortgage dollars saved were in Florida (\$275 million), Georgia (\$130 million), and North Carolina (\$97 million).
- Loan modifications accounted for 40 percent of Genworth's workouts in the Southeast region, followed by repayment (21 percent), short sale (20 percent), HAMP (9 percent) and HomeSaver Advance™ (7 percent).
- Overall, nearly 8 of 10 delinquent borrowers became current on their mortgages, and stayed in their homes.
- On average, each workout amounted to savings of \$122,946.

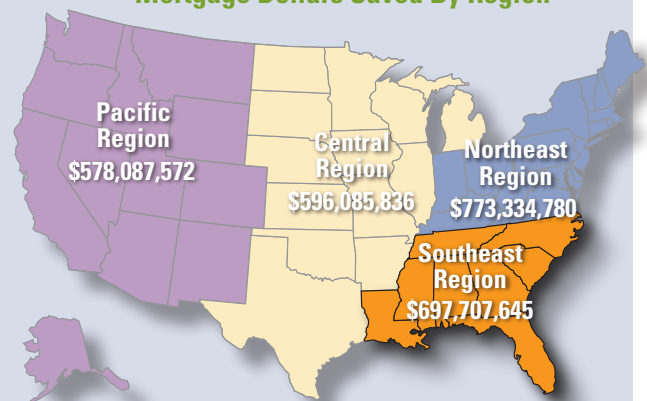
#### HAMP by the Numbers

Genworth and its servicers support Fannie Mae, Freddie Mac and other investors who offer loan workout options under the U.S. Treasury's Home Affordable Modification Program (HAMP).

**\$434,390,405:** Dollars saved nationally  
**2062:** HAMP workouts nationally  
**10%:** of total national workouts

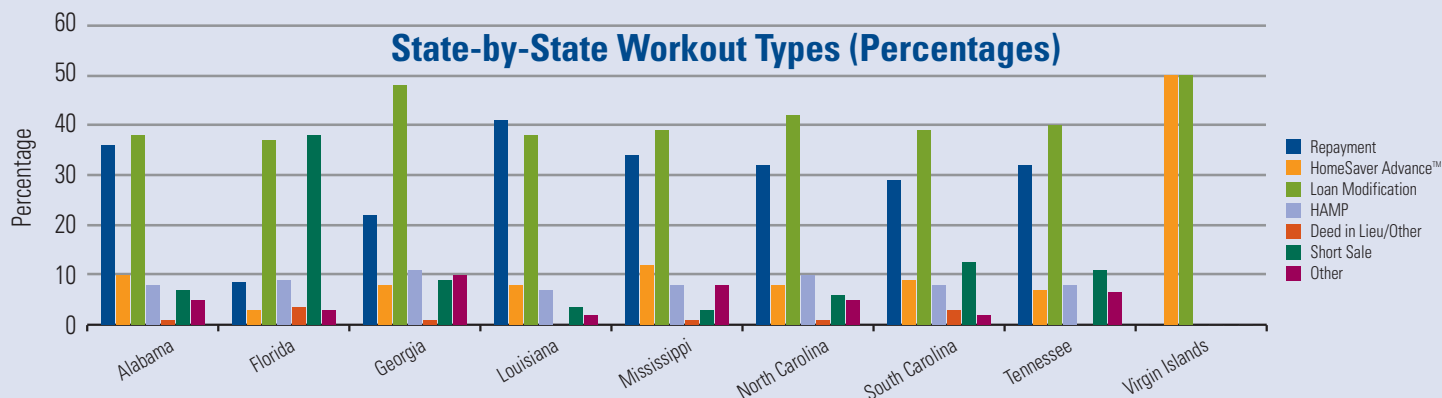
#### 2009 NATIONAL: Nearly 20,000 Workouts Over \$2.6 Billion in Mortgages Saved

#### Mortgage Dollars Saved By Region



#### National Summary

Nationally, \$2,645,215,833 total mortgage dollars were saved.



## Workout Types

### 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

### HomeSaver Advance™

Funds are loaned to the borrower by the investor 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

### Home Affordable Modification Program

A loan modification offered through the Federal Government's Home Affordable Modification Program with specific terms, conditions and requirements

### Deed-in-Lieu of Foreclosure

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

### Short Sale

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

## Other Terms

### Total Value of Mortgages Saved (State)

The total value of mortgage loan balances saved in each state from January 1, 2009 to December 31, 2009

### Average Mortgage Amount Saved Per Workout

The average loan balance saved per workout in each state from January 1, 2009 to December 31, 2009

### Leading City for Workouts

The city in each state with the most Genworth-assisted workouts from January 1, 2009 to December 31, 2009

### Total Value of Mortgages Saved (Leading City)

The total value of mortgage loan balances saved in each leading city from January 1, 2009 to December 31, 2009

### Total Value of Mortgages Saved by U.S. Region

The total value of mortgage loan balances saved in four regions of the U.S. from January 1, 2009 to December 31, 2009

HomeSaver Advance™  
is a trademark of  
Fannie Mae.

*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.*