



Genworth[®]
Financial



MAKE YOUR MONTHLY MORTGAGE PAYMENTS, EVEN IF YOU LOSE YOUR FULL-TIME JOB

With the Protection of HomeOpeners[®] MonthlyPlus

Open the door to your dream home with HomeOpeners[®] MonthlyPlus from Genworth Mortgage Insurance.

With HomeOpeners Monthly Plus, you don't have to wait for the home of your dreams. In addition to a low down payment and low monthly payments, you get the extra security of unemployment protection.

You've worked and saved hard to buy a home. Now, your dream is within reach, and protected from extra risks. With HomeOpeners MonthlyPlus, from Genworth Mortgage Insurance, you can combine the ease of a low down payment and low monthly payments with the security of protection in the event of involuntary unemployment.

Advantages for Homebuyers

HomeOpeners MonthlyPlus can:

- Help protect your credit standing by preventing you from falling behind in your mortgage payments
- Make your emergency savings go further
- Safeguard the investment you've made in your home
- Provide some peace of mind during the stress of involuntary unemployment

Involuntary Unemployment Insurance for Added Peace of Mind

It's the extra protection that sets us apart from other low down payment solutions. HomeOpeners Involuntary Unemployment Insurance is additional insurance that can make your mortgage payment—including the principal, interest, taxes and insurance up to \$1,500/month (PITI)—for up to six months (\$9,000 max. benefit). All for three years of coverage from the date you close your loan. And it's included with HomeOpeners MonthlyPlus—at no additional cost to you.

Ask Your Lender about HomeOpeners MonthlyPlus from Genworth Mortgage Insurance

Compare and see how much more HomeOpeners MonthlyPlus Offers:

Loan Feature	80-10-10 Combo Loan	Loan with Standard MI	HomeOpeners MonthlyPlus
Involuntary Unemployment Insurance			✓
One Loan		✓	✓
Low Fees		✓	✓
Easy to Qualify		✓	✓
May be Cancelled		✓	✓
Low Out-of-Pocket		✓	✓

HomeOpeners Involuntary Unemployment Insurance is underwritten by Virginia Surety Company Inc. Coverage provided in first 36 months of mortgage term. This insurance can make the borrower's full monthly mortgage payment (PITI), capped at \$1,500 per payment for up to six payments.

HomeOpeners MonthlyPlus mortgage insurance is underwritten by Genworth Mortgage Insurance Corporation in all states except NY and by Genworth Residential Mortgage Insurance Corporation of North Carolina in NY.

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FREQUENTLY ASKED QUESTIONS

HomeOpeners® MonthlyPlus from Genworth Mortgage Insurance

Q: How much does this coverage cost?

A: Genworth Mortgage Insurance pays the cost of the coverage. The mortgage insurance premiums you are paying are unaffected by Genworth's decision to purchase this coverage.

Q: Why is Genworth Mortgage Insurance providing this coverage?

A: Genworth Mortgage Insurance is providing this coverage as a way of preventing mortgage defaults caused by involuntary unemployment.

Q: Who is the "insured" and "beneficiary" of this coverage?

A: Genworth Mortgage Insurance is purchasing this coverage and is the Insured party. Genworth Mortgage Insurance has assigned any payment benefits to the servicer of your loan for application to your monthly PITI payment. You will still be required to pay any other amounts due under your mortgage loan not covered by MonthlyPlus.

Q: What is Involuntary Unemployment Coverage?

A: Involuntary Unemployment coverage pays a benefit after the first 60 days of protection if either borrower or co-borrower becomes involuntarily unemployed for more than 30 days. Monthly required mortgage payments are made up to \$1,500 per month for up to 6 months of unemployment. For joint coverage, a proportionate benefit is paid. Maximum number of insured borrowers is two.

Q: Does every homeowner qualify for involuntary unemployment benefits under the plan?

A: Most will. However, certain restrictions apply. You are not eligible to receive benefits if, at time of claim, you:

- Are self-employed;
- Are voluntarily unemployed;
- Are out of work due to being terminated from seasonal or temporary work;
- Are employed by relatives;
- Are employed part-time;
- Are out of work for any medical reason whatsoever;
- Are ineligible for resident state or local government unemployment benefits;
- Have not satisfied the required vesting and waiting periods;
- Had prior knowledge of any pending involuntary unemployment prior to the effective date of coverage;
- Are currently receiving termination or severance pay;
- Have more than a 10% interest or ownership in the company you work for.

Q: What should I do if I have a claim?

A: Notification regarding qualification for the MonthlyPlus plan as well as a summary of protection will be provided to you by Virginia Surety Company after your loan is closed and your eligibility for the MonthlyPlus plan is verified. Check this material. If you lose your job, call the insurer's Benefit Administrator, cynoSure Financial, toll free at 800 344.3042 to file a claim.



"The Genworth MonthlyPlus plan gives me 100% peace of mind."

K. Lee, recent MonthlyPlus homebuyer.

*MonthlyPlus Plan is subject to conditions, exclusions, and instructions not necessarily included in this summary. This summary does not change the terms of the MonthlyPlus plan. Notification regarding qualification for the MonthlyPlus plan, as well as a summary of protection, will be provided to you by the insurer after your loan is closed and your eligibility for the MonthlyPlus plan is verified.

The coverage(s) described herein contain certain exclusions and limitations as well as terms under which such coverage can be continued or discontinued. For costs and complete details of the plans and services advertised, including availability, please contact your lender or call 800 444.5664.

