

Foreclosure Prevention Scorecard—2009 Review

State-by-State Trends in Homeowner Assistance

Central Region

Central Region of the United States

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
Texas	\$165,839,023	\$120,962	Houston	\$ 26,382,217	94%
Illinois	\$130,704,611	\$141,608	Chicago	\$30,180,703	85%
Michigan	\$81,272,090	\$96,637	Detroit	\$4,204,945	78%
Minnesota	\$50,076,041	\$123,037	Minneapolis	\$3,246,088	70%
Missouri	\$47,287,807	\$102,800	Kansas City	\$3,383,463	85%
Wisconsin	\$28,901,124	\$92,336	Milwaukee	\$2,472,090	75%
Kansas	\$23,039,954	\$96,807	Olathe	\$3,615,877	86%
Oklahoma	\$19,509,806	\$103,776	Oklahoma City	\$3,306,984	91%
Arkansas	\$18,129,403	\$109,213	Springdale	\$3,144,768	75%
Iowa	\$17,448,827	\$76,196	Des Moines	\$2,136,241	84%
Nebraska	\$9,004,820	\$98,954	Omaha	\$3,484,867	87%
South Dakota	\$3,778,544	\$111,134	Rapid City	\$1,162,513	88%
North Dakota	\$1,093,786	\$72,919	Fargo	\$402,803	87%
Central	\$596,085,836	\$103,568	--	--	84%

More than \$596 Million in Mortgages Saved in Central Region of U.S. in 2009, including over \$73,500,000 of HAMP Loan Modifications

Genworth Financial, a leading mortgage insurer, helped prevent the loss of more than \$596 million in mortgages to foreclosure across the Central 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 5,200 successful mortgage workouts in the region over this period.

The total includes more than \$73,500,000 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 \$200,805,068 in mortgages from foreclosure in the Central 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 Central Region in the 12 months ending December 2009:

- The most mortgage dollars saved were in Texas (\$165 million), Illinois (\$130 million) and Michigan (\$81 million).
- Loan modifications accounted for 39 percent of Genworth's workouts in the Central region, followed by repayment (30 percent), short sale (14 percent), HAMP (9 percent), HomeSaver Advance™ (8 percent) and deed in lieu (1 percent).
- Overall, more than eight of 10 delinquent borrowers became current on their mortgages and stayed in their homes.
- On average, each workout amounted to savings of \$103,568.

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).

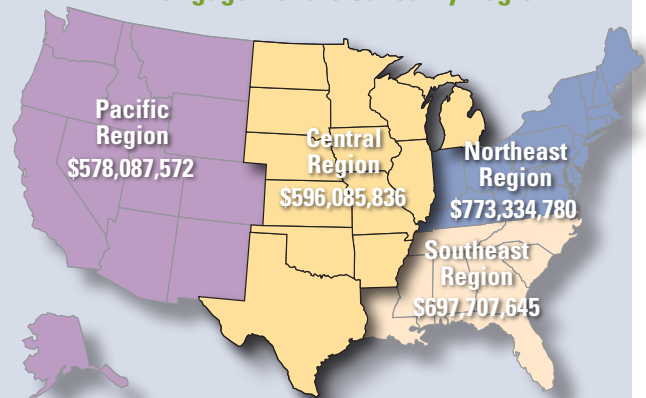
\$434,390,405: Dollars saved nationally

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

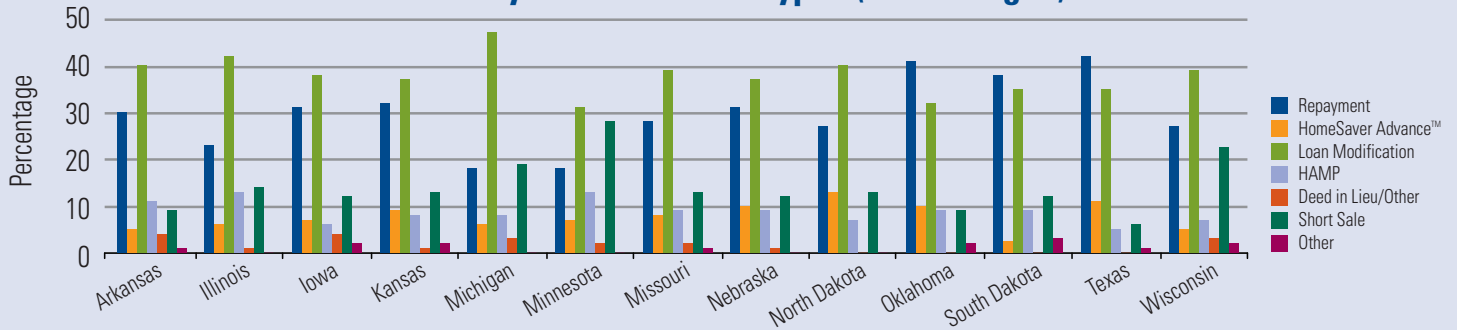


National Summary

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

*Regional data from all 50 states is available. Visit www.genworth.com/Scorecard

State-by-State Workout Types (Percentages)



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.