

Foreclosure Prevention Scorecard

State-by-State Trends in Homeowner Assistance



Top 10 states for workouts*

State	12 Months Ending September 30, 2010					Q3 10 vs. Q3 09	
	Total Value of Mortgages Saved (State)	# Of Workouts	% Of Homes Rescued	Average Mortgage Amount Saved Per Retention Workout	Leading City for Workouts	Total Value of Mortgages Saved (Leading City)	% Increase in Workouts
California	\$713,817,521	2,886	79%	\$312,803	Los Angeles	\$24,343,604	300%
Florida	\$584,352,230	4,259	67%	\$204,105	Miami	\$65,612,644	105%
Illinois	\$376,539,592	2,149	90%	\$194,093	Chicago	\$96,405,530	159%
New York	\$329,560,926	1,349	91%	\$267,284	Brooklyn	\$21,956,341	126%
Arizona	\$312,888,536	1,929	75%	\$215,044	Phoenix	\$66,076,384	139%
Georgia	\$299,958,921	1,946	93%	\$165,723	Lawrenceville	\$22,820,902	129%
New Jersey	\$271,851,191	1,126	89%	\$269,961	Union	\$8,494,300	161%
Texas	\$252,417,482	1,957	94%	\$137,482	Houston	\$33,069,755	40%
Maryland	\$201,246,392	793	90%	\$282,649	Baltimore	\$17,383,111	167%
North Carolina	\$198,239,942	1,353	94%	\$156,464	Charlotte	\$30,141,283	89%
NATIONAL	\$6,093,917,553	37,128	84%	\$194,340	n/a	n/a	108%

Genworth Foreclosure Prevention Efforts Hit An All-Time High!

In the twelve months ending September 30, 2010, Genworth Financial helped save more than \$6 billion in mortgages from foreclosure—another new record by the company. Once again, Genworth worked with lenders and loan servicers to complete 37,128 workouts through its Homeowner Assistance program, successfully helping 84 percent of these borrowers facing financial difficulties keep their homes.

On average, \$194,340 of mortgage value was saved per workout nationally. The West region accounted for the most dollars saved per workout—\$251,282. Second was the East region (\$196,110), followed by the Central region (\$149,389).

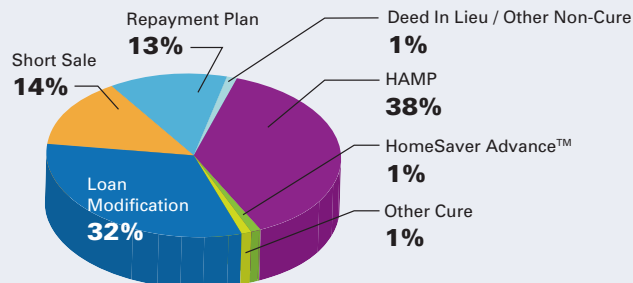
Key findings for the Q3 2010 Scorecard:

- Genworth was able to help 108% more homeowners avoid foreclosure than the same period last year.
- 84% of Genworth-assisted workouts were “retentions” (or, cures) where borrowers were able to keep their homes and become current on their mortgage payments.
- Genworth helped the most borrowers in California, Florida and Illinois. The company completed a total of 9,294 workouts in those three states, making up 25 percent of its workouts nationwide.

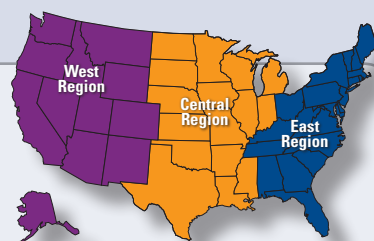
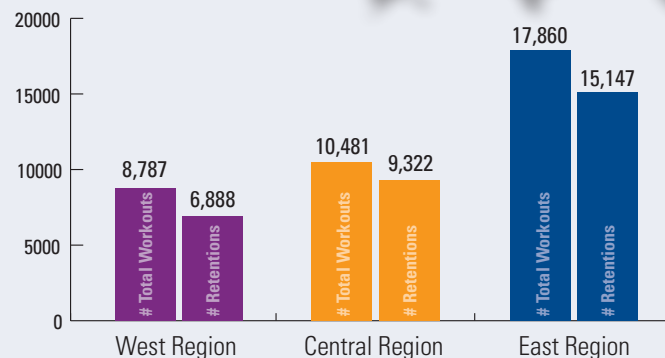
For more information, visit www.genworth.com/Scorecard.

*Data from all 50 states available upon request.

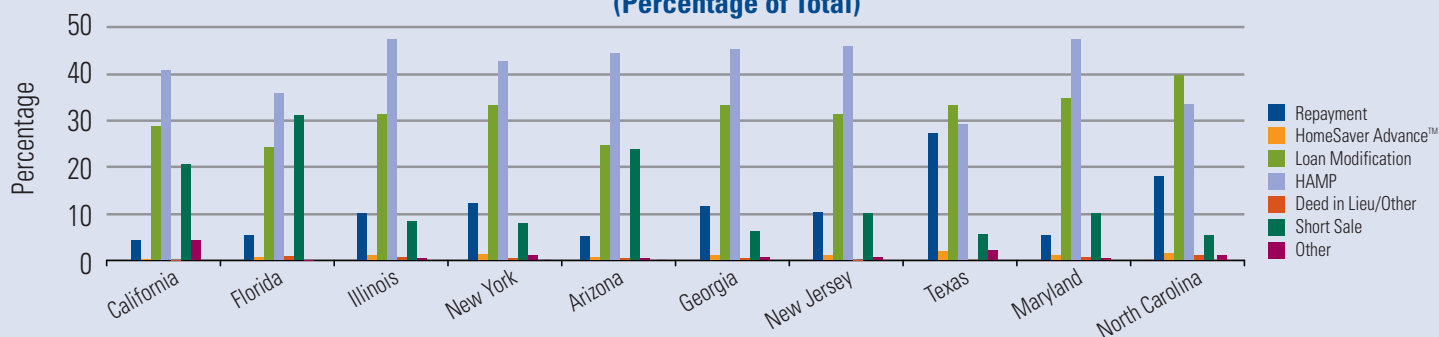
National Workout Types in 12 Months Ending September 2010 (Percentage of Total)



Regional Retentions (Cures)



State-by-State Workout Types in 12 Months Ending September 2010 (Percentage of Total)



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 October 1, 2009 to September 30, 2010

Number of Workouts

The number of delinquent homeowners assisted by Genworth and its lender partners in each state from October 1, 2009 to September 30, 2010

% of Homes Rescued

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

Average Mortgage Amount Saved Per Retention Workout

The average loan balance saved per workout in each state from October 1, 2009 to September 30, 2010

Total Value of Mortgages Saved (Leading City)

The total value of mortgage loan balances saved in each leading city from October 1, 2009 to September 30, 2010

Leading City for Workouts

The city in each state with the most Genworth-assisted workouts from October 1, 2009 to September 30, 2010

% Increase in Workouts

The percentage increase in the number of delinquent homeowners Genworth assisted in the third quarter of 2010, as compared to the third quarter of 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.

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