

2010 Year-End National Foreclosure Prevention Scorecard

State-by-State Trends in Homeowner Assistance

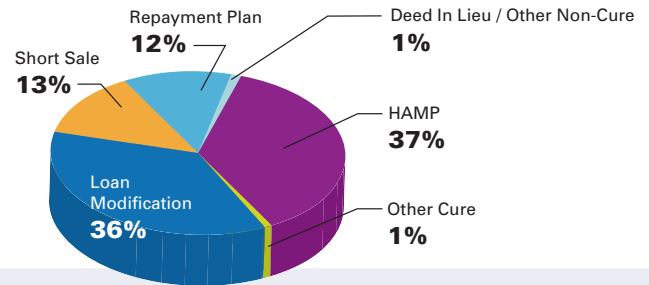
Top 10 states for workouts*

State	12 Months Ending December 31, 2010					Q4 10 vs. Q4 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	\$777,024,509	3,125	80%	\$310,313	Los Angeles	\$24,276,921	215%
Florida	\$627,003,994	4,349	71%	\$203,904	Miami	\$62,140,972	83%
Illinois	\$435,790,963	2,462	91%	\$194,116	Chicago	\$110,349,881	167%
New York	\$373,498,109	1,528	92%	\$264,330	Bronx	\$23,083,953	146%
Georgia	\$333,260,063	2,137	93%	\$167,048	Lawrenceville	\$25,746,390	130%
Arizona	\$321,173,235	1,929	78%	\$213,546	Phoenix	\$67,611,551	113%
New Jersey	\$301,800,219	1,226	91%	\$269,705	Jersey City	\$7,146,284	148%
Texas	\$276,865,254	2,113	94%	\$138,849	Houston	\$36,027,469	54%
North Carolina	\$220,318,504	1,483	95%	\$156,254	Charlotte	\$34,359,178	94%
Maryland	\$211,953,285	835	90%	\$280,733	Baltimore	\$18,639,824	126%
NATIONAL	\$6,621,524,897	39,211	86%	\$195,556	n/a	n/a	100%

Genworth Closes Year Helping Save Nearly \$7 Billion in Mortgages and Almost 40,000 Families from Foreclosure through Prevention Efforts

In 2010, Genworth Financial helped save more than \$6.6 billion in mortgages from foreclosure – setting a new company high for foreclosure prevention efforts. The company, working with lenders and loan servicers, completed nearly 40,000 workouts enabling 86 percent of these borrowers to keep their homes. On average, \$195,556 was saved per workout nationally.

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



Key findings for the 2010 Scorecard:

- Collectively, the top 10 states accounted for 51 percent of workouts nationwide. One in ten mortgages saved were in the state of Florida.
- California accounted for 12 percent (\$777,024,509) of total mortgage dollars saved nationally.
- Chicago, Las Vegas, Phoenix, Miami and Orlando topped the charts for mortgage dollars saved nationally.
- 86 percent of Genworth-assisted workouts were “retentions” (or, cures) meaning the borrower was able to keep their home and become current on their mortgage payments.

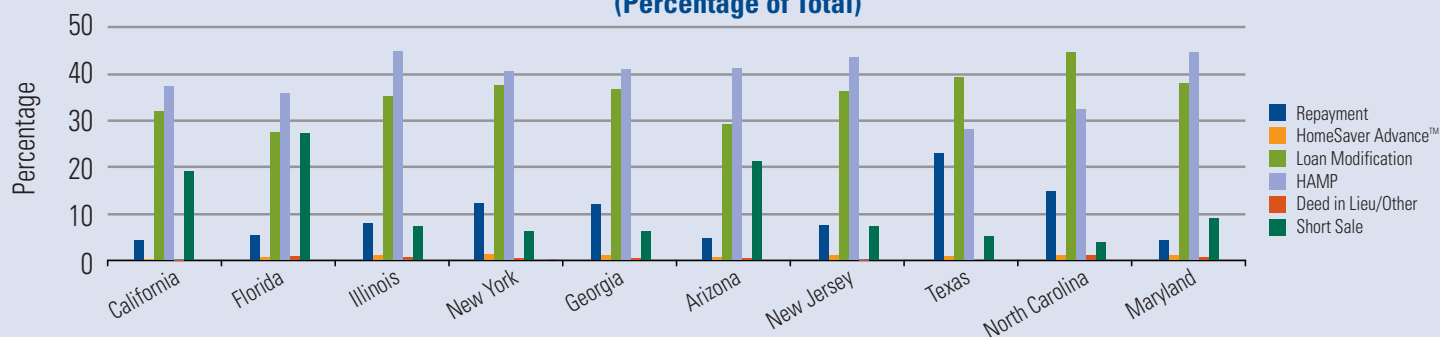
Top 20 Leading Cities for Mortgage Dollars Saved

Leading City for Workouts	Total Value of Mortgages	Leading City for Workouts	Total Value of Mortgages
Chicago, IL	\$110,349,881	Lawrenceville, GA	\$25,746,390
Las Vegas, NV	\$82,152,540	Los Angeles, CA	\$24,276,921
Phoenix, AZ	\$67,611,551	Bronx, NY	\$23,083,953
Miami, FL	\$62,140,972	Bakersfield, CA	\$22,932,656
Orlando, FL	\$42,911,002	Philadelphia, PA	\$22,869,784
Houston, TX	\$36,027,469	Staten Island, NY	\$21,972,053
Charlotte, NC	\$34,359,178	Brooklyn, NY	\$21,577,974
Tucson, AZ	\$31,735,804	Albuquerque, NM	\$19,574,393
Jacksonville, FL	\$31,279,383	Gilbert, AZ	\$19,487,312
Mesa, AZ	\$29,688,534	Sacramento, CA	\$19,349,248

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

*Data from all 50 states available upon request.

State-by-State Workout Types in 12 Months Ending December 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 January 1, 2010 to December 31, 2010

Number of Workouts

The number of delinquent homeowners assisted by Genworth and its lender partners in each state from January 1, 2010 to December 31, 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 January 1, 2010 to December 31, 2010

Total Value of Mortgages Saved (Leading City)

The total value of mortgage loan balances saved in each leading city from January 1, 2010 to December 31, 2010

Leading City for Workouts

The city in each state with the most Genworth-assisted workouts from January 1, 2010 to December 31, 2010

% Increase in Workouts

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