

Lender Update

April 30, 2020

Subject: Support Available for Homeowners Impacted by Alberta Flooding

Genworth Canada will provide support to our lenders who have borrowers that are impacted by flooding in Alberta.

Our Homeowner Assistance Program (HOAP) is a proven method to offer assistance to Genworth Canada-insured homeowners who experience sudden financial setbacks which might temporarily impact their ability to meet their mortgage obligations.

We recognize that the current situation due to flooding in Alberta makes this risk very real for homeowners. Therefore, borrowers who qualify under the lender's internal guidelines will receive up to six (6) months of relief beginning 05/04/2020.

Requests received after "06/30/2020" due to the Alberta flooding will be considered under our regular Homeowner Assistance Program.

For borrowers who were previously affected by financial hardship related to the COVID-19 outbreak and are now facing the effects of flooding, the increased flexibility of six (6) months of deferred payments for COVID-19 relief remains available.

For clarity, borrowers that are affected by both the COVID-19 outbreak and flooding, deferred payments are limited to six (6) months and not a cumulative total of twelve (12). Where Lenders wish to implement deferred payments beyond six (6) months, please consult with the Homeowner Assistance program team. For ease of implementation and to remain consistent with the increased flexibility for deferred payments offered for COVID-19, on an exception basis, the total amount of the deferred payments plus the outstanding balance can exceed the original insured mortgage.

To speak with one of our Homeowner Assistance Specialists, please call the HOAP hotline 1-844-711-4627 or email HomeAssist@genworth.com, or to speak with one of our Mortgage Information Specialists please call 1-800-511-8888.

For more information on Genworth Canada's Homeowner Assistance Program or to submit your request online, please visit: www.homeownerassistance.ca.

If you have any other questions, please contact your Business Development Leader.

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Regards,



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