

March 18, 2020

Subject: Support Available for Homeowners Impacted by COVID-19

In our March 16 Lender Update, we informed lenders of our support to Genworth Canada-insured borrowers who qualify under the lender's internal guidelines for the Homeownership Assistance Program (HOAP). HOAP is there to provide a solution for borrowers that might experience sudden financial setbacks temporarily impacting their ability to meet their mortgage obligations.

Through early intervention, borrowers will have time to recover from their circumstance. During the current climate of uncertainty, we're here to keep you informed of the solutions available to your customers. Assistance is provided to our lenders by offering to:

- Work with the lender or the lender's team on a plan to track the deferrals. Please provide Natalie.Ferguson@genworth.com with the contact.
- Respect the lender's judgement on due diligence on deferrals which does not require additional due diligence.
- Cease legal action (including demand letters) on all files until further notice.
- Hold until further notice all collection/recovery activities as a result of the situations Canadian's are currently facing.
- Provide borrowers with up to six (6) months of relief beginning March 16, 2020 through deferred payments on top of any previous deferrals. Approval not required by Genworth Canada.

The hours of service for the HOAP team has been extended to 9:00 PM EST to accommodate additional volume and inquiries. To speak with one of our Homeowner Assistance Specialists, please call 1-800-511-8888, the HOAP hotline at 1-844-711-4627 or email HomeAssist@genworth.com.

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 appropriate Genworth representative below.

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Regards,



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