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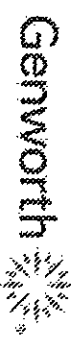
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GENWORTH MORTGAGE INSURANCE CORPORATION ("COMPANY")  
 800 444.5664 ActionCenter.x@  
 genworth.com  
 mortgageinsurance.genworth.com  
 Action.Center@genworth.com



Commitment/Certificate Number: 6277368117  
 Lender Loan Number: 0408619245  
 Attention to: Hahn Nguyen

### COMMITMENT/CERTIFICATE OF INSURANCE

In consideration of the premium hereinafter set forth and in reliance upon the information provided by you in connection with this mortgage insurance transaction (including in any Application as defined in a Policy or in any EXCEL transmittal (an "Application")), the Company hereby issues this Commitment/Certificate of Insurance for the Loan herein described, subject to the terms and conditions of your Policy identified below and subject to any Special Conditions (including underwriting conditions) that may be set forth below. Insurance coverage shall become effective as of the Loan closing date or such later date as mutually agreed to by you and the Company and in accordance with the mortgage insurance activation instructions. Without limiting any right or remedy otherwise available to the Company, the Company hereby reserves the right to cancel, rescind or otherwise invalidate any Commitment/Certificate, or to terminate or rescind any insurance coverage or deny any claim in the event of: (a) any failure to underwrite the related Loan in accordance to the Company's published underwriting guidelines or as otherwise agreed to in writing by the Company (b) any change to this Commitment/Certificate or to the information or documentation upon which it is based, or (c) any failure to satisfy any Special Conditions.

Please verify that all information on this Commitment/Certificate of Insurance meets your requirements prior to remitting premium.

Insured or Servicer Name NATONSTAR MORTGAGE LLC DBA GREENLIGHT LOANS

Insured or Servicer Address 18200 Van Korman, Suite 300  
 Irvine CA 92612-0000

Master Policy Number

B2222277XP

Borrower Name Patrick M Minckler  
 Co-Borrower Name(s) Janice M Minckler  
 Property Address 111 Lake Roxanne Road  
 Ellenburg NY 12935-0000

Property Type Single Family  
 Occupancy Primary  
 Sales Price Not Applicable  
 Property Value 117,004.00

Commitment/Certificate Number 6277368117

Commitment Effective Date 02/09/2017

Commitment Expiration Date 08/08/2017

Submission Method Genworth MI Operations

Commitment Updated 02/09/2017 03:06:37 PM

Premium Payment Option Zero Monthly, Borrower Paid

Term of Coverage 1 Month

LTV Range 90.01% - 95%

Coverage 35%

Rate Loan Type Fixed

Premium Refundability Non-Refundable

Underwrite Type Excel Delegated

Rate Class N/A

Premium Schedule: For Months 1 -120: 0.2000% x Original Loan Amount x 1/12  
 (Effective Monthly Rate = .01666700%),  
 For Months 121 - term: 0.2000% x Original Loan Amount x 1/12  
 (Effective Monthly Rate = .01666600%).

Renewal Type Constant  
 Renewal Rate (Yrs 2 - 10) 0.200000000%  
 Renewal Rate (Yrs 11 - term) 0.200000000%

\*To activate Genworth Mortgage Insurance, follow the instructions provided on our Mortgage Insurance Activation Instructions.

Insured Loan Amount 109,500.00  
 Financed Premium Amount 0.00  
 Loan Amount 109,500.00  
 Subordinate Financing Amount 0.00  
 Loan Type Fixed Rate  
 Loan Repayment Type Fully Amortizing  
 Loan Purpose Rate Term/Refinance  
 Amortization Term/Loan Term (Mos) 180/180  
 Self Employed Borrower/Co-Borrower No/No  
 Non-Retail/Third Party Originated No  
 Representative Credit Score 752

GLTV 93.58%

LTV 93.58%

CLTV 93.58%

DTI, Data Source 50.91%, Lender

Documentation Type Full or DULP Doc Relief

Pledged Assets 0.00

Relocation Loan No

HFA No

Affordable Housing No

AUS, Result Not Provided

Premium and Tax Information	Rate	Amount
First Year Premium	0.200000000%	
First Premium	0.01666700%	18.25
Surcharge	0.0000%	0.00
County Tax	0.0000%	0.00
Municipal Tax	0.0000%	0.00
Initial Total*		0.00
First Month Total		18.25

Date Printed: 02/09/2017  
 cc (12/12)

Commitment

See Page 2 for Special Conditions  
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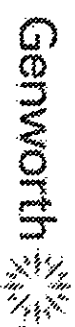
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Commitment/Certificate Number: 6277366117  
Lender Loan Number: 0408619245

## Genworth Mortgage Insurance Corporation

**Borrower Name** Patrick M Minckler  
**Co-Borrower Name(s)** Janice M Minckler

**Property Address** 1111 Lake Roxanne Road  
Ellensburg NY 12935-0000

### Special Conditions — Underwriting

#### Notes — Informational Only

- \*\*\* Refunds will be provided for non-refundable premiums if cancelled under Homeowners Protection Act of 1998.
- Loan modification (replaces Certificate 3876008243 ) under Home Affordable Refinance program.
- Subject to: (1) cash back to borrower at closing must not exceed \$250; excess amounts must be applied as principal curtailment, and (2) closing costs must meet applicable Genworth-Insured Refinance program requirements.

Insured's Certification: By tender to the Company of the initial premium, or in the case of Zero Monthly Premium MI by the submission to the Company of the date on which the referenced Loan has closed, the Insured accepts the Company's offer set forth above and represents and certifies that: (1) the above Loan transaction has closed; (2) the Insured understands and acknowledges that this Loan is covered by and subject to the terms and conditions of the Policy; (3) Loan information set forth on this Commitment/Certificate of Insurance and in the Application is true and correct, the Company may rely thereon in extending coverage to the Loan, and the Insured has no knowledge of any material changes thereto or in any statement contained in such Application, supporting documentation or representations; (4) in the case of a Loan for which the initial premium is paid after the ten day period following the Certificate Effective Date, the loan is not in Default as of the tender to the Company of the initial premium (5) Special Conditions, if any, identified on this Commitment/Certificate have been fully satisfied; and (6) Insured has no knowledge of any material changes prior to the Certificate Effective Date in any information contained in such insurance Application, supporting documentation or representations.

# Genworth Financial

Approved Commitments

Loan Information

Current Date: 3/1/2017

Servicer Org #B222229PRN

Client #:

Zero Monthly Activation

Loan Search:

Cert Number



6277368117

Search

Loan Information

Loan Information

Cancellation

Borrower:  
CoBorrower:MINICKLER, PATRICK M  
Minickler, JANICE M\*\*\*-\*\*-4041  
\*\*\*-\*\*-1185

Contact Genworth

Property Address:

111 LAKE ROXANNE ROAD, ELLENBURG, NY, 12935-0000

Send Email

Cert Number:

06277368117

Sales Price:

\$117,004

Servicing Transfer

LTV:

94

Appraised Value:  
Original Insured  
Amount:

\$109,500

Premium Pymt History

Current Insured Amount: \$109,500

Initial Premium Amount: \$0

Last Renewed Premium: \$0

Last Renewed Date:  
Next Due Date:

03/01/2017

Log Off

Based On Next Due

Date :

03/01/17

Premium Rate

0.0001666700

Next Premium Due

\$18.25

\*\*\* Amount Due May Vary Due To Unapplied Premium \*\*\*

Unapplied Premium:

No

Refundable:

No

Pool Cert Attached:

Yes

Loan Type:

Constant  
(Level)

Renewal Term:

Monthly

Property Use:

Primary

Loan Purpose:

Refinance

Status:

Active

Bill Servicer:

NATIONSTAR MORTGAGE,  
LLC

LPMT:

N

Loan Number:

408619245

Close Date:

02/15/2017

Update the Cert

Cancel the Cert

Print the Cert

Servicing Transfer

Activate Insurance

Premium Payment History

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Certificate

Commitment/Certificate Number: 6277368117  
Lender Loan Number: 408619245  
Attention to: Hahn Nguyen

**COMMITMENT/CERTIFICATE OF INSURANCE**

In consideration of the premium hereinafter set forth and in reliance upon the information provided by you in connection with this mortgage insurance transaction (including in any Application as defined in a Policy or in any EXCEL transmittal (an "Application")), the Company hereby issues this Commitment/Certificate of Insurance for the Loan herein described, subject to the terms and conditions of your Policy identified below and subject to any Special Conditions (including underwriting conditions) that may be set forth below. Insurance coverage shall become effective as of the Loan closing date or such later date as mutually agreed to by you and the Company and in accordance with the mortgage insurance activation instructions. Without limiting any right or remedy otherwise available to the Company, the Company hereby reserves the right to cancel, rescind or otherwise invalidate any Commitment/Certificate, or to terminate or rescind any insurance coverage or deny any claim in the event of: (a) any failure to underwrite the related Loan in accordance to the Company's published underwriting guidelines or as otherwise agreed to in writing by the Company (b) any change to this Commitment/Certificate or to the information or documentation upon which it is based, or (c) any failure to satisfy any Special Conditions.

**Please verify that all information on this Commitment/Certificate of Insurance meets your requirements prior to remitting premium.**

**INSURED OR SERVICER INFORMATION**

Insured or Servicer Name      NATIONSTAR MORTGAGE, LLC  
Insured or Servicer Address      8950 Cypress Waters Blvd.  
Coppell TX 75019-0000

Master Policy Number

B222229PRN

**BORROWER AND CO-BORROWER INFORMATION**

Borrower Name      Patrick M Mincker  
Co-Borrower Name(s)      Janice M Mincker  
Property Address      111 Lake Roxanne Road  
Elmhurst NY 12935-0000

Property Type

Single Family

Occupancy

Primary

Sales Price

Not Applicable

Property Value

117,004.00

**MORTGAGE INSURANCE INFORMATION**

Commitment/Certificate Number      6277368117  
Commitment Effective Date      Not Applicable  
Commitment Expiration Date      Not Applicable  
Submission Method      Genworth MI Operations  
Commitment Updated      Not Applicable  
Premium Payment Option      Zero Monthly, Borrower Paid  
Term of Coverage      1 Month  
LTV Range      90.01% - 95%  
Coverage      35%  
Rate Loan Type      Fixed  
Premium Refundability      Non-Refundable  
Underwrite Type      Excel Delegated  
Rate Class      N/A

**Premium and Tax Information**

	Rate	Amount
First Year Premium	0.20000000%	
First Premium	0.01666700%	18.25
Surcharge	0.0000%	0.00
County Tax	0.0000%	0.00
Municipal Tax	0.0000%	0.00
Initial Total*		18.25
First Month Total		

**Premium Schedule:**

For Months 1 - 120: 0.2000% x Original Loan Amount x 1/12  
(Effective Monthly Rate = .01666700%),  
For Months 121 - term: 0.2000% x Original Loan Amount x 1/12  
(Effective Monthly Rate = .01666600%).

Renewal Type

Constant

Renewal Rate (yrs 2 - 10)

0.20000000%

Renewal Rate (yrs 11 - term)

0.20000000%

\*To activate Genworth Mortgage Insurance, follow the instructions provided on our Mortgage Insurance Activation Instructions.

**Loan Information**

Insured Loan Amount      109,500.00  
Financed Premium Amount      0.00  
Loan Amount      109,500.00  
Subordinate Financing Amount      0.00  
Loan Type      Fixed Rate  
Loan Repayment Type      Fully Amortizing  
Loan Purpose      Rate Term/Refinance  
Amortization Term/Loan Term (Mos)      180/180  
Self Employed Borrower/Co-Borrower      No/No  
Non-Retail/Third Party Originated      No  
Representative Credit Score      752

GLTV

93.58%

LTV

93.58%

CLTV

93.58%

DTI, Data Source

50.91%, Lender

Documentation Type

Full or DU/LP Doc Relief

Pledged Assets

0.00

Relocation Loan

No

HFA

No

Affordable Housing

No

AUS, Result

Not Provided



Commitment/Certificate Number: 6277368117  
Lender Loan Number: 408619245

## Genworth Mortgage Insurance Corporation

### Borrower and Property Information

**Borrower Name** Patrick M Minckler  
**Co-Borrower Name(s)** Janice M Minckler

**Property Address** 111 Lake Roxanne Road  
Ellenburg NY 12935-0000

### Special Conditions — Underwriting

#### Notes — Informational Only

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