

Genworth Financial Home Equity Access, Inc.
10951 White Rock Road, Suite 200
Rancho Cordova, CA 95670

Important information about your home mortgage.

<John Q. Sample>
<1234 Street Name>
<Extra Address Line>
<City, ST 12345-6789>





Genworth®
Financial

<John Q. Sample>
<1234 Street Name>
<Extra Address Line>
<City, ST 12345-6789>



**Turn your home's equity into
tax-free income for life!**

\$0 monthly mortgage payments.
out-of-pocket costs.

Please reply by <Month 00, 2009>!

Dear <John Q. Sample>,

If you're at least 62 years old and have equity in your home, your financial worries could be over.

Now you can convert your home equity into tax-free income that's yours to spend as you please. Enjoy life, knowing you have money to cover living expenses, pay off credit cards and loans—even travel or buy a vacation home!

You may have heard of a reverse mortgage—now discover what a smart financial solution this can be. With a reverse mortgage you...

- Will receive either a lump-sum cash payment, a line of credit you can access any time, or guaranteed monthly income for life, or you can choose a combination of these options.*
- Will pay off the balance of your current home mortgage.
- Can live in your home for the rest of your life and maintain the title.* You or your heirs keep all remaining equity.
- Can have tax-free income and it generally will not affect any Social Security or Medicare benefits.

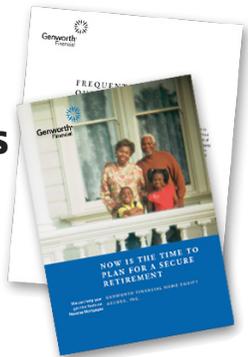
This program really is as good as it sounds. It is insured by the United States government. Your reverse mortgage is safe and secure. More than 455,000 Americans already enjoy the financial freedom of a reverse mortgage and you can, too.

We'll make it easy. Please call <1-800-000-0000> before <Month 00, 2009> to

Please turn over for important information...

Call now
<1-800-000-0000>

**FREE
Secure
Solutions
Kit**



Learn instantly how
much tax-free cash
you can get.

Use the money
any way you please.

No credit score
requirement.

No out-of-pocket costs
or monthly payments.

Insured by the
U.S. Government.

*as long as you live in and maintain your home, and pay taxes and insurance.

Detach Here

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YES, I want to enjoy life and stop worrying about money.

Please show me how to turn my equity into cash— with \$0 monthly payments and \$0 out-of-pocket costs!

<John Q. Sample>
<1234 Street Name>
<Extra Address Line>
<City, ST 12345-6789>

Please make any necessary changes to your address.

Phone number _____

Email address _____



**Secure Solutions Kit
Yours FREE
with no obligation!**

Genworth Financial Home Equity Access
does not sell or share your private
information with third parties.

Call <1-800-000-0000>

or mail this card today. Please reply by <Month 00, 2009>.

learn more. We can tell you instantly on the phone how much cash you may be eligible to receive. Plus, we'll rush you an informative Secure Solutions Kit FREE, with no obligation. It's filled with easy-to-understand information you can trust, including:

- *Is a Reverse Mortgage Right For You?*, a guide prepared by the experts at Genworth Financial Home Equity Access, Inc.
- Answers to frequently asked questions

Genworth Financial Home Equity Access, Inc., is a recognized expert in reverse mortgages. We'll answer your questions, help you understand your options, and guide you through every step of the process. We're dedicated to helping people like you, who are in or near retirement, to gain financial security and achieve your dreams.

Please see the enclosed brochure for more information. Then call today and learn how easy it can be to put your equity to work for you. The phone call is free and so is the Secure Solutions Kit—so don't hesitate to call.

Sincerely,



Pete Engelken, President
Genworth Financial Home Equity Access, Inc.

P.S. There is absolutely no obligation—just the opportunity to ease your financial worries. Call now for an estimate of how much money you may be able to receive!



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[Detach Here](#)

Stop worrying about the future and start enjoying life. Learn how with your **FREE** Secure Solutions Kit.

Get clear, honest answers to your questions and see if a reverse mortgage is right for you. You will learn...

- What is a reverse mortgage and what are its benefits?
- How is it different from a regular mortgage or home loan?
- What are your financial protections?
- And much, much more.

Call now or reply by mail today.



Genworth[®]
Financial



See why more than 455,000 homeowners like you choose the financial freedom of a reverse mortgage.

"I can look at retirement and know that it's going to be an absolute joy every day because I'm not going to be financially pressed."

– Ruthie Flynn, Citrus Heights, CA

"It helped me to pay off the bills that I didn't really have the money to pay off, and that was the best thing that could have happened."

– Mova Easely, Sacramento, CA

Call 1-800-000-0000 now and see if it's the right solution for you!

Genworth Financial Home Equity Access, Inc.

Trusted experts in senior lending.

OUR PLEDGE TO YOU

- We will NEVER ask for fees up front.
- During our business hours of 7:00 a.m. to 6:00 p.m., Pacific time, Monday-Friday and Saturdays 7:00 a.m. to 4:00 p.m., a live person will answer your calls and treat you with respect.
- A knowledgeable Reverse Mortgage Advisor will listen to your needs and help you find the best solutions for you.
- Your personal Reverse Mortgage Advisor will help you through every step of the process.

Call 1-800-000-0000 today for a personal, in-home or phone appointment to discuss your needs in privacy and comfort.



Genworth[®]
Financial
1-800-000-0000



The more you know,
the more confident
you'll be.

Answers to frequently asked questions about reverse mortgages.

Q/A

Q. What is a reverse mortgage?

A. It's a financial tool that lets you convert a part of your home's equity into tax-free cash. The equity in your home that has built up over years of mortgage payments is made available to you to use as you please.

Q. How do I receive the money?

A. You can choose to receive either a lump-sum cash payment, a line of credit you can access any time, or guaranteed monthly income for life, or you can choose a combination of these options.* A Genworth Reverse Mortgage Advisor will help you choose the best option for your needs.

Q. Do I make mortgage payments on a reverse mortgage?

A. No. Unlike a traditional home equity loan or mortgage, no repayment is required as long as you live in your home as your principal residence.* In fact, if you still make monthly mortgage payments on your home and if you qualify, a reverse mortgage will pay off your

current loans in full, leaving you with ZERO monthly mortgage payments!

Q. If there are no payments, how is a reverse mortgage repaid?

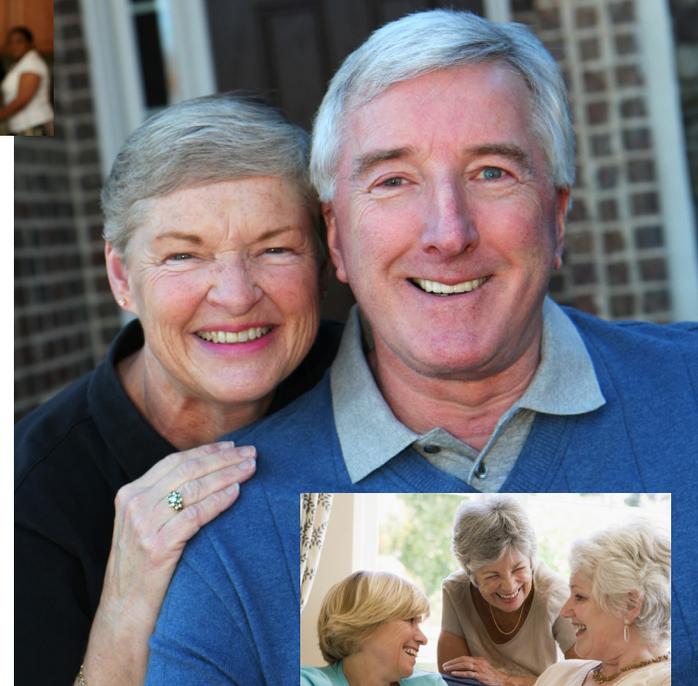
A. When you sell your home or no longer use it as your principal residence, you or your estate will repay the reverse mortgage, plus interest and related fees. You can never owe more than the home's value or the net proceeds of the sale, and your heirs will not be liable for one penny of your reverse mortgage. That's peace of mind!

Q. Do I still own my home?

A. Absolutely! You maintain the title to your home and can still leave it to your heirs.

Q. How much money can I get?

A. It depends on your age, the appraised value and national lending limit, as well as the expected interest rate and loan fees—so it pays to take advantage of today's historically low interest rates. In general, the more your home is worth, the older you



are and the lower the expected interest rate is, the more money you can get.

Q. What do I do now?

A. Call us at 1-800-000-0000 today. We'll help answer your questions and, if a reverse mortgage is right for you, help you gain the financial freedom and peace of mind you deserve!

**With a traditional mortgage, you pay for your house.
With a reverse mortgage, your house pays you!**

	Traditional Mortgage	Reverse Mortgage
Purpose of mortgage:	Purchase or Refinance	Generate income
Monthly payments:	You have to make payments	You can receive payments
Home equity:	You may start with little or no equity	You start with equity, and it declines as you use the cash
Home ownership:	You own your home	You own your home

Learn how much tax-free cash you may be eligible to receive—**instantly by phone.**
Call 1-800-000-0000 now!

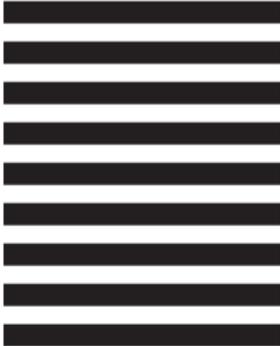
*as long as you live in and maintain your home, and pay taxes and insurance.

PRIORITY PROCESSING

**For fastest service
reply by phone!**



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IF MAILED
IN THE
UNITED STATES**



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