



Genworth Financial Home Equity Access, Inc.  
formerly known as Liberty Reverse Mortgage, Inc.

10951 White Rock Road, Suite 200  
Rancho Cordova, CA 95670  
866 871.1353  
866 375.6139 fax  
[genworth.com/reversepartner](http://genworth.com/reversepartner)

## Press Release

### **Senior Financial, Inc. to Acquire Liberty Reverse Mortgage, Inc.**

Richmond, VA (July 19, 2007) – Senior Financial, Inc., a wholly owned venture investment subsidiary of Genworth Financial, Inc. announced today that it has entered into an agreement to acquire Liberty Reverse Mortgage, Inc., headquartered in Rancho Cordova, California. Liberty is an independent reverse mortgage lender. Under the terms of the agreement, Senior Financial will pay \$50 million for Liberty at closing with potential additional performance-based financial consideration.

“This acquisition is a natural extension of our commitment to the senior market and our vision to deliver financial security to consumers,” said Pam Schutz, Executive Vice President—Genworth. “Liberty will allow Genworth to offer senior market consumers new products that provide liquidity, retirement income, and enable funding of their retirement safety net.”

“This new relationship will provide unique synergistic opportunities to leverage Genworth's focus on retirement and senior markets and build new distribution outlets,” said Scott Hanson, co-founder of Liberty.

The proposed transaction is subject to various state and governmental approvals as well as other conditions. The transaction is expected to close in the fourth quarter of 2007.

#### About Genworth Financial

Genworth Financial, Inc. is a leading financial security company meeting the retirement, longevity and lifestyle protection, investment and mortgage insurance needs of more than 15 million customers. It has a presence in more than 25 countries. For more information, visit [genworth.com](http://genworth.com).

**Tom Topinka**  
**Public Relations Leader**  
Direct: 804.662.2444  
[thomas.topinka@genworth.com](mailto:thomas.topinka@genworth.com)





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## HECM Loans Insured

Genworth Financial Home Equity Access (Genworth) is the Seventh Largest Originator of the Reverse Mortgage HECM Product

### 2007

Company	Loans Closed
1. Wells Fargo	22,058
2. Financial Freedom/ IndyMac	11,157
3. Seattle/ Bank of America	2,749
<b>4. Genworth Financial</b>	<b>2,486</b>
5. World Alliance Financial	2,205

### 2008

Company	Loans Closed
1. Wells Fargo	18,769
2. Financial Freedom/ IndyMac	5,817
3. Bank of America	4,768
4. Countywide	3,911
5. World Alliance	3,813
6. Urban Financial Group	1,480
<b>7. Genworth Financial</b>	<b>1,358</b>





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## Compliance Policy:

It is the policy of Genworth Financial Home Equity Access (Genworth) to comply with the letter and the intent of all federal, state, and local laws and regulations. Each Genworth Financial manager and associate is required to know and at all times comply with the requirements of all laws and regulations affecting his or her job responsibilities.

Furthermore, Genworth managers and associates are required to report any compliance failures or issues immediately to Genworth Chief Compliance Officer, legal department, or Senior Management ("Senior Management" is defined as CEO, President and all direct reports thereof). Compliance must be considered when making any significant business decisions including policy or procedure changes, new product development, advertising initiatives under a fair lending standard, or other issues that may impact compliance with legal and regulatory standards.

Genworth Executive Compliance Management Committee has adopted this compliance management policy for the purpose of assuring compliance with all applicable laws and regulations through the establishment and maintenance of proper policies and procedures, internal controls, monitoring, and employee training programs.

\*\* (Complete Quality Control Plan and Compliance Management Policy are Available upon Request)

**Lisa C. Iannini**  
**Chief Compliance Officer**  
Direct (916) 384-1278  
Cell (916) 217-5043  
E-mail: [Lisa.Iannini@Genworth.com](mailto:Lisa.Iannini@Genworth.com)



## IT Security Policy:

Genworth Financial Home Equity Access Inc (Genworth), utilizes a number of different tools and has a variety of policies and procedures in place to ensure that our customer data, network, and physical location are protected at all times.

Following are some examples of the procedures currently implemented at Genworth. The information presented below is only meant to provide an overview and is not an exhaustive list of the measures we take to maintain security.

### Physical Security

- Genworth offices are secured at all times:
- All employees are required to use their badge to gain entry to the offices at any time (via an electronic badge reader). All entries into the office are recorded and can be reported on.
- Access to our building and offices outside of normal hours is restricted to only those individuals who routinely require after hour access; all other employees are only able to access the office during normal business hours.
- Access to our server rooms is restricted to the CIO and a small number of IT staff.
- Server rooms are monitored 24 X 7 via video surveillance.

### Network Security

- We utilize Intrusion Protection hardware for our network.
- Access to our local network is restricted to Genworth issued hardware.
- Access to our network via VPN is also restricted to Genworth issued hardware and requires use of a special security token.
- Users are required to maintain 'strong' passwords, and are forced to change passwords periodically.
- All computers on the Genworth network have enterprise level antivirus software running on them, and updates are pushed to client machines as they are released by the vendor.



## Disaster Recovery

From an IT/technology perspective, all of our production systems are covered under their own disaster recovery plans, as many of these systems are external to the Genworth. Some examples include:

- Our production system for loan origination is housed at an external data-center, with a backup site at a different location that can be brought live within 15 minutes. The disaster recovery procedures for this particular system were last tested in May 2008, and will be tested again before Dec 31, 2008.
- Our local file servers are replicated nightly to another Genworth datacenter for purposes of disaster recovery.
- Our phone and email systems are managed as part of the corporate Genworth infrastructure and are fully addressed in corporate disaster recovery plans.
- We have redundant data lines that connect us to other Genworth locations and the outside world
- We have UPS devices on all local machines, allowing our local systems and phones to stay operational for extended periods of time during power outages.

## Data Security

- Sensitive customer information is encrypted in our database(s).
- Direct access to our data by anyone outside of IT is not allowed; all access to data is controlled via application or report security.
- All access to data via applications or reports is controlled via various levels of authentication and authorization.
- Application access by employees is periodically reviewed to ensure that users do not have more access to data or functionality than is needed to perform their jobs.

## Notification

Should a breach occur impacting the security of client records and information, notification will be made to both the client and any third parties, including Broker Partners, in accordance with state and federal requirements.

