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We have access to the widest variety of lenders — to find the right solution for you. We are experts at helping you achieve your homeownership dreams. Access your best options!

10 benefits of mortgage insurance

1 Homeownership on your terms. With the right preparation and resources, you can buy a home that best suits your lifestyle. Mortgage insurance provides you with innovative options to help get you into homeownership.

2 Be eligible for a better interest rate. Mortgage insurance provides a lender with the flexibility to offer you the same competitive mortgage interest rates available to homebuyers with a larger down payment.

3 More down payment options. Don't let the down payment be the barrier to your homeownership dreams. There are many mortgage insurance products that will help you to achieve homeownership. Let's discuss the options that suit your situation best.

4 Buy, instead of renting. If you're paying rent right now, it can be a good move to consider buying a home that has similar monthly carrying costs. You'll enjoy the freedom of making your living space into your own home with your personal touch.

5 Overcome traditional barriers to financing. More and more homebuyers who may not have qualified for a mortgage are benefiting from mortgage insurance — for example, those who are self-employed or work on commission. With mortgage insurance, people who have good credit but might not meet conventional lending criteria can qualify for the financing they need.

6 Own and enjoy a vacation property. If your financial situation is in good standing and you are thinking about buying a vacation property, there are mortgage insurance options that will allow you to do so. Be sure to ask us about what will work best for you.

7 Get money back on an energy-efficient home. If you purchase an energy-efficient home or refinance an existing home to make energy-saving renovations, you could be eligible to receive a 10% refund on your mortgage insurance premium if your mortgage is insured with Genworth Financial Canada.

8 Save on household purchases. When buying your first home, you'll find expenses can add up quickly. When insured with Genworth Financial Canada, you can take advantage of the *Homebuyer Privileges*TM program, which offers savings on appliances, truck rentals, home-improvement materials, moving supplies, and more.

9 Take it with you when you move. If you have a mortgage that's portable, you can transfer its terms to a new property in the future. This same option is available when you buy mortgage insurance, which can save you premiums when you move.

10 Get help when you need it. Whether from a job loss, a serious illness, or a marriage breakup, financial difficulties can arise when you least expect them. You can be sure to get the help you need to keep you in your home, with Genworth Financial Canada's *Homeowner Assistance* program (when insured with Genworth). Be sure to inquire about the benefits of this program.