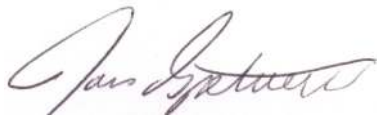


August 27, 2012

To Whom It May Concern:

This letter is to confirm that Randall J. Stegemann of “Benchmark Real Estate Appraisals” is currently an Appointed Appraiser for Genworth Canada in Calgary & surrounding area. Randall & his team have been actively completing residential property appraisals for Genworth Canada for over several years. Our experience with Randall has always been positive. Appraisal reports handled through this firm have always been both professional and efficient.

Sincerely,



Jason Espetveidt
Regional Risk Manager, Prairies
Genworth Canada