

**Essent Online** is your single stop for online servicing. If you need assistance or a user ID and password, contact us at [clientservices@essent.us](mailto:clientservices@essent.us) or toll free 877.569.6547.

## Logging on is simple:

1. From the Essent home page ([www.essent.us](http://www.essent.us)) click on the Essent Online logo and select **MI SERVICING**. Enter your user ID and password (provided by Essent) and click **OK**. The Servicing Home Screen will appear.
  - » You will see a license agreement the first time you sign on. If you agree to the terms, please click **ACCEPT**. Once you have accepted, you will not see the agreement again when you visit this site.
  - » The first time you sign on, you will be required to change your password. Enter your current password once and your new password twice according to the on-screen instructions. Your password must be alpha-numeric, have at least one number and a non-alphanumeric character (for example: #%&@).
2. On the left side of the Servicing Home Screen, locate the menu bar and click on the **SEARCH** button to identify the loan you need. The Search Screen will appear.

## To Find Your Loan:

1. Click on your preferred selection criteria and type in the required information.
2. Click the **SEARCH** or the **ENTER** key. The Inquiry Screen will appear. The Inquiry Screen contains information about the borrower, the loan, the MI coverage, plus premiums and billing. You cannot change any data on the screen; however, when you create a transaction, the information will be updated automatically.
3. If you search by certificate number, loan number, exact last name, exact address, or Social Security Number, the loan you are looking for will appear on the Inquiry Screen. If you search by an incomplete name, you must use at least the first three characters of the last name. An alphabetical list of all loans in your file with that name will appear. Click on the certificate number of your desired loan, and the Inquiry Screen will appear. If you search by inexact address, you must use at least the first three digits of the street address. A list of addresses in numeric order, then alpha order, will appear. Click on the certificate number of the matching loan, and the Inquiry Screen will appear.

## To Change a Loan Number:

1. Click **CHANGE LOAN #** on the menu. The Change Loan Number Screen will appear showing information on the certificate you have selected.
2. On the Change Loan Number Screen, enter the new loan number.
3. Click **CHANGE LOAN #** or press the **ENTER** key. The system will return you to the Inquiry Screen and show updated information.

## To Transfer a Loan From Your Portfolio to Another:

1. Click **TRANSFER** on the menu. The Transfer or Lookup Servicer Screen will appear.
2. Enter Essent's servicer number for the entity to whom you are transferring service and click **TRANSFER CERTIFICATE**.
3. The Transfer Servicer Screen will appear. If you do not know the servicer's number, you may find it by entering the servicer's name, city, or state. Click **LOOKUP SERVICER**. A list of servicers will appear. Choose the appropriate servicer by clicking on its name. The Transfer Servicer Screen will reappear.
4. The system will always default to the current date.
5. Click on **TRANSFER CERTIFICATE** or **ENTER**. The system will update the loan information and a success or error message will appear.

## To Transfer a Loan Into Your Portfolio:

1. On the Search Screen, enter the certificate number. A verification message, "Would You Like to Transfer this Loan" will appear.
2. Click **TRANSFER** if you want to transfer the loan into your portfolio. The Transfer Servicer Screen will appear. If you select Cancel, you will return to the Home Screen.
3. On the Transfer Servicer Screen, enter the new loan number. A success or error message will appear.
4. If the transfer is successful, you may immediately inquire on the loan.

» Remember: You must have Essent's MI certificate number to complete this transaction.

## To Activate a Certificate:

1. Click **ACTIVATE** on the menu. The Activate Certificate Screen will appear.
2. Enter the loan closing date, the first mortgage payment date and the loan number.
3. Click **ACTIVATE CERTIFICATE** or press **ENTER**. Essent Online will activate the certificate and a success or error message will appear.

» You may only activate "**deferred premium commitments.**" To activate all other plans, you must submit the premium.

## Batch Processing:

1. Click on **LOAN NUMBER CHANGES** and key all certificates and loan numbers to be changed. Click on **VALIDATE**. A success or error message will appear.
2. Click on **TRANSFER CERTIFICATES/COMMITMENTS INTO YOUR PORTFOLIO** and key all certificate and loan numbers to be transferred. Click on **TRANSFER**. A success or error message will appear.
3. Click on **TRANSFER CERTIFICATES/COMMITMENTS TO ANOTHER SERVICER** and enter new servicer number. Click **VALIDATE** and if correct servicer name and address appears, click **CONFIRM**.
  - » If servicer number is unknown, click on the drop-down arrow and select the state in which servicer is located. Click on **LOOKUP SERVICER**. A menu of servicers will appear; click on the gray box to the left of correct servicer. The transfer screen will appear with servicer number and name you are transferring loans to. After keying all commitment/certificates, click on **VALIDATE**. A success or error message will appear.

## Payment History:

1. To access the payment history, select **SEARCH** from the menu bar and key the certificate number and click on **PAYMENT HISTORY**. The system will return with the past 48 months payment history.

## To Cancel Coverage:

1. Click **CANCEL** on the menu. The Cancel Certificate Screen will appear.
2. Choose the appropriate refund payee field by clicking either **LENDER** or **BORROWER**. If you do not make a choice, Essent Online will default to Lender.
3. Choose the appropriate mail-to field by clicking either **LENDER** or **BORROWER**. If you do not make a choice, Essent Online will default to Lender.
4. If the check is payable to the borrower, you may update the address of the borrower that appears on the screen.
5. If a refund is to be mailed directly to the lender, you may key an individual's name of department in the Attn field.
6. Enter the cancel date. If you do not enter a date, Essent Online will default to the current date.
7. Click **CANCEL CERTIFICATE** or press **ENTER**. Essent Online will update and a success or error message will appear.

## To run a report:

1. Click **REPORTS** on the menu. The Report screen will appear.
2. Choose one or more certificate statuses.
3. Choose an online report or Excel spreadsheet.
4. Choose a date range, or it may be left blank to review all dates.
5. Choose a sort option to put your report in the appropriate order.
6. Choose the report details you would like to see on your report.
7. Click on the report button to start the report.
8. If you chose the online report, it will display with the information requested.
9. If you chose the Excel file it will ask you to click to download the file, then click **OPEN** and the Excel spreadsheet will appear with the information requested.

**Thank you for using Essent Guaranty. Please do not hesitate to contact us at 877.569.6547 should you need assistance**