



moving forward together

We believe in a fresh approach to private mortgage insurance. We believe that innovation, discipline and execution are integral to a strong foundation. We believe that insurance should be clear, fair and there when you need it.

At Essent, building relationships is our priority. We're focused on your needs, helping you seize opportunities and manage challenges. As a new player in the industry, we're not hampered by legacy exposures or old ways of doing business. We're moving forward, ready to respond to an evolving market.



Essent Guaranty, Inc. was founded to serve the housing finance industry when the demands of a rapidly changing business climate called for a new kind of company—a company backed by private capital, focused on managing risk, and dedicated to serving as a strong and fair counterparty. A mortgage insurance partner you can trust and rely on, now and for years to come.

That's why we developed Clarity of CoverageSM — our binding commitment to Master Policy terms that are clear, understandable and fair when insurance really matters...at a time of loss and claim. Clarity of Coverage removes uncertainty and provides the foundation for strong and mutually beneficial partnerships.

About

Essent entered the market in 2010 as the first new mortgage insurance company in over a decade. Its entry has reaffirmed the value and role of private mortgage insurance in advancing safe and affordable homeownership.

The company's capital strength comes from \$600 million in invested and committed equity funding from a group of premier investors, including Pine Brook Road Partners, Goldman Sachs, J.P. Morgan, PartnerRe, and RenaissanceRe Ventures Ltd. By guarding lenders and investors against the risk of credit losses, Essent demonstrates a commitment to—and confidence in—U.S. homebuyers and the evolving housing finance system.

Headquartered in Radnor, Pennsylvania, with operations centered in Winston-Salem, North Carolina, Essent is licensed to write insurance in all 50 states and the District of Columbia, and is approved by Fannie Mae and Freddie Mac.

Why MI?

Mortgage insurance plays a critical role in the American residential housing market, making homeownership possible for millions of qualified borrowers who need access to home loans. Essent provides private capital to bear mortgage credit risk for lenders and investors, enabling them to make safe and affordable mortgage financing available for homeowners.

In comparison to other forms of mortgage credit protection, such as FHA, MI can be an ideal choice for lenders. MI is often less expensive, more flexible and more quickly approved than FHA. And, MI can be easily cancelled, reducing costs for your borrowers.



Clarity of CoverageSM

Essent brings a fresh approach to the mortgage insurance business, and we're committed to building trust and confidence in our products. We've listened to your concerns about MI coverage, and responded by developing Clarity of Coverage, Master Policy terms that are clear, understandable, and — above all — fair.

Clarity of Coverage is Essent's binding commitment - in the form of an endorsement to our Master Policy - to equitable treatment of your MI coverage. When you do business with Essent, Clarity of Coverage comes with every loan. It's not just for some loans or some lenders. And, it stays with each loan for the life of our coverage, protecting anyone who originates, services or purchases a loan with Essent MI. Clarity of Coverage provides common sense assurances that your MI coverage will be there when you need it. It's not only our pledge, it's how we do business.



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Become an Essent Customer

Whether your company is a correspondent lender or a large lender-servicer, Essent's team can quickly get you Essent-ready.

Our Business Development group is ready to assist. To find a Business Development representative for your area, please contact Matt Bankson at

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