ESSENT ONLINE

Online Tips

Online Tips for Submitting an MI Application

Helpful Tips for Submitting an MI Application

1. Bookmark http://www.essent.us/essentonline.html and check for any guideline or rate updates before starting.
2. To change your View from Wizard (Tabs) to Single Page (scrolling), go to My Profile.
3. New Submissions remain in your Master List for 7 days, so if you don't see the file you need, go to Existing Submissions or Search at the upper right.
4. Enter all numbers as simple numerals: no dollar signs, percentage signs, commas, hyphens, etc. The correct format will be assigned by the system.
5. Make sure you answer all fields marked with an asterisk *. But remember that in some cases, the * indicates data that is required only if a certain option is chosen.
6. When you make changes to Borrower data, remember to click the Save button before proceeding.
7. If you miss any required fields, you will not be able to continue to the next section. Any missing fields will appear in red, and you may need to scroll up to locate them.
8. If the loan you are submitting was originated by a TPO (Third Party Originator), make sure you have all of the required information about the company and the originator, including ID numbers, names, address and phone number. You may find it at the bottom of page 4 of the 1003.
9. When importing a data file, be sure to check that all fields are completed and correct before submitting.
10. Make sure you have selected the correct option – delegated or non-delegated – based on your Master Policy. Non-delegated loans will always be suspended pending Essent's receipt of the standard documentation package: Verified 1003 and 1008, credit report, income documentation, asset documentation, employment verification, and complete appraisal and sales contract if applicable.
11. Make sure you review your Commitment/Certificate to ensure that all information is correct.

Account Setup Contacts
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Underwriting Contacts
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