Date: November 14, 2011

Essent Online – Enhancements to Servicing Online

Effective Date: November 14, 2011

Essent is pleased to announce several enhancements to Essent Online's Servicing Online system, including a new look and feel. These latest enhancements will make the Servicing Online process even easier to use and provide you with an improved user experience. To help guide you through the new screens, please be sure to reference the attached Tip Sheet.

Highlights of Changes

» Portfolio Servicer Management

The My Profile screen now gives you the ability to manage your default Servicer, as well as move easily between your servicers when managing your pipeline.

» Individual Loan Maintenance

The Servicing Online screens now function more like a web-based system. You continue to have the ability to maintain your portfolio on an individual loan basis. In doing so you can:

1. Search for your loans using a variety of options
2. Transfer loans into your portfolio
3. Use the Search Inquiry Screen action windows while on the Inquiry Screen. The action windows are now open while you are on the Inquiry Screen, enabling you to see the Inquiry Screen with your loan data in addition to the window containing the needed information for the specific action:
    a. Transfer loans out of your portfolio
    b. Cancel certificates
    c. Change loan numbers on certificates
    d. Activate certificates
    e. View/print payment history
    f. View/print commitment/certificates - We have added this functionality in an effort to allow you to streamline your internal processes. You will have the ability to view and/or print your commitment/certificate as you process the loan through your portfolio.

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» Batch Transfer and Loan Number Changes

We continue to provide you the ability to transfer loans in and out of your portfolio. The screens have changed slightly. You have the ability to specify if the transfer is to be into your portfolio or out of your portfolio on a loan by loan basis or for multiple loans.

We also continue to provide you the ability to change loan numbers on a loan by loan basis or on multiple loans.

» Reporting

The system continues to allow you to create reports on your needed information on an ad hoc basis. We have also added the ability to save your preferred reporting templates to use for all of your reporting needs.

We are confident that you will find these latest enhancements to be beneficial. We will continue to make changes to Essent Online in response to your feedback, and when we believe we can improve your Servicing experience. If you have any questions about the new look and feel, please contact your Essent Account Manager or Client Services at ClientServices@essent.us or 877.569.6547.