

Date: December 14, 2014

## Enhancements to Essent Online MI Ordering

Effective: December 14, 2014

Essent is pleased to announce additional enhancements to our Essent Online MI Ordering system. These latest improvements will make the MI application process more user-friendly. To help guide you through the upgrades, please be sure to reference the attached "Tip Sheets".

## Highlights of Changes

## » Simplified Data Entry

- MI Information Section for Delegated Submissions
  - We have streamlined your mortgage insurance application entry by defaulting the coverage percentage to the industry standard for the Loan-to-Value associated with your loan scenario. You have the flexibility to modify the coverage percentage to something other than the industry standard, if desired. We have also added a hover feature describing the industry standards.
- Ability to Update the Lender Loan Number
  - We have provided you the ability to update the lender loan number associated with a request. This
    new functionality allows you to update the lender loan number for Non-delegated requests prior to
    submission. Additionally, the new functionality will allow you to update the lender loan number for
    Delegated requests throughout the process.

If you have any questions regarding your existing Essent Online MI Ordering user account, or if you need a new Essent Online MI Ordering user account, please contact Customer Support at 855.282.1483 or EssentOnlineHelp@essent.us.

We are confident that you will find these latest enhancements to be beneficial. We always appreciate your feedback. We will continue to make changes to Essent Online in order to improve your MI submission experiences. If you have any questions regarding either system, please contact your Essent Account Manager or Customer Support at 855.282.1483 or EssentOnlineHelp@essent.us.