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For immediate release

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Essent Guaranty Now Integrated Into Compass Analytics Pricing Engine

RADNOR, PENNSYLVANIA – August 21, 2018 – Essent Guaranty, Inc., a nationwide provider of mortgage insurance (MI) and Compass Analytics, a leading mortgage technology provider, announced today that Compass has integrated its product, pricing and eligibility engine, CompassPPE[™], with Essent Guaranty's mortgage insurance platform to enable mutual clients to obtain immediate and accurate real-time rate quotes on loans exceeding 80% loan-to-value.

"In an era of rising origination costs, Essent constantly seeks better ways to help our clients become more efficient, reducing time and effort by working with best-in-class technology providers," says Bill Kaiser, Essent's Chief Operating Officer and Senior Vice President. "Essent is excited to be the first mortgage insurer to partner with Compass as this integration realizes Essent's continuing mission to provide our clients with best-in-class service."

Compass and Essent have worked closely together to provide the industry a seamless loan officer experience to better support the advisory role they play to borrowers. Nancy Pollard, CompassPPE[™] Managing Director, Pricing Technology adds, "Our innovative two-step process for providing MI quotes gives loan officers accuracy and options without sacrificing speed, all critical in helping loan officers deliver exemplary service to their customers. "

As soon as a loan officer runs a search for loan options through CompassPPE[™], the pricing engine interacts directly with Essent Guaranty's platform to provide MI pricing with multiple options for lender-paid coverage, borrower-paid single premium, and borrower-paid monthly premium coverage. Adds Pollard, "This integration with Essent represents an important part of the overall vision of Compass Analytics to create a fully integrated pricing solution that automates and streamlines all components of the pricing process from origination through capital markets and loan sale."

About Compass Analytics:

Compass Analytics is an innovator in the FinTech industry and a leading provider of pricing technology to lenders. Compass develops cutting-edge mortgage analytics, and offers advisory and active risk management services to mortgage bankers, traders, investors, and banks. Compass's platform is revolutionizing the way home loans are formed and sold through the use of innovative real-time technology supported with services, expertise and guidance. To learn more, please contact <u>marketing@compass-analytics.com</u>.

About Essent:

Essent Group Ltd. (NYSE: ESNT) is a Bermuda-based holding company (collectively with its subsidiaries, "Essent") which, through its wholly-owned subsidiary Essent Guaranty, Inc., offers private mortgage insurance for single-family mortgage loans in the United States. Essent provides private capital to mitigate mortgage credit risk, allowing lenders to make additional mortgage financing available to prospective homeowners. Headquartered in Radnor, Pennsylvania, Essent Guaranty, Inc. is licensed to write mortgage insurance in all 50 states and the District of Columbia, and is approved by Fannie Mae and Freddie Mac. Essent also offers mortgage-related insurance, reinsurance and advisory services through its Bermuda-based subsidiary, Essent Reinsurance Ltd. Additional information regarding Essent may be found at www.essentgroup.com and www.essent.us.

Source: Essent Group Ltd.