

# ESSENT USER TIP SHEET

## LendingQB

### Non-Delegated Submission

**1 Order MI Policy**

**Mortgage Insurance Order Options**

MI Provider:

Master Policy Number:

MI Premium Type:

MI Coverage %:

Premium Refundability:

Renewal Option:

Premium at Closing:

UFMIP Financed:  Yes

Relocation Loan:  Yes

**Mortgage Insurance Policy Information**

MI Provider:

MI Certificate ID:

Conv Loan PMI Type:

MI Coverage %:

Loan Type:

LTV / CLTV:

Employee Loan:  Yes

UFMIP Financed:  Yes

**2 MI Quotes on File**

MI Provider	Quote ID	MI Premium Type	MI Coverage %	Premium Refundability	Renewal Option	Premium At Closing	UFMIP Financed	Quote Date	
<a href="#">View Quote</a>	Essent	7577527	Borrower Paid - Monthly Premium	30.0000%	Non-Refundable	Constant	Deferred	No	11/09/2018 10:11 AM
<a href="#">View Quote</a>	Essent	7577526	Borrower Paid - Single Premium	25.0000%	Non-Refundable	Constant	Prepaid	No	11/09/2018 10:11 AM

**3 MI Quote**

Quote Date: 11/9/2018 12:51:56 PM  
 Quote ID: 7577517  
 Quote Expiration:

Quote Status: Eligible - If you have questions, please contact EssentCONNECT at 855-282-1483 or EssentCONNECT@essent.us. To review Guidelines and Rates for Essent, please visit www.essent.us.

**Policy Information:** Essent, Borrower Paid - Monthly Premium, 30.0000% Coverage, Non-Refundable, Constant

Premium/Tax	Factor	Amount
Initial Premium (deferred)	0.8800%	\$107.67
Monthly Premium	0.8800%	\$107.67
Renewal Monthly Premium	0.2000%	\$31.67

Initial Premium Term: 1 month  
 Monthly Premium Term: 119 months  
 Renewal Premium Term: 240 months

**Rate Quote Disclaimer**

If level renewals are chosen, the MI premium payment and rate will remain the same through year 10. For years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate. If declining renewals are chosen, the MI rate will remain the same throughout the term of the loan. A rate quote and/or eligibility indication is only an estimate based on certain information you provided and may make assumptions based on information you did not provide. Neither a quote nor an indication nor the output constitutes a contract, binder or agreement to extend insurance coverage. Favorable LP/DU recommendations may be assumed if data not provided. To apply for insurance, please complete an Application for Mortgage Insurance or submit an Application electronically. Actual rates (including applicable state taxes) and/or underwriting guidelines as applied may vary from that shown. Coverage is subject to appropriate Essent underwriting guidelines and rates then in effect, rates and adjustments are subject to state approval and may change without notice. For additional information, please contact your Essent account representative or our EssentCONNECT department by telephone at 1-855-282-1483 or send an email to EssentCONNECT@essent.us.

**MI Policy Orders on File**

MI Provider	Master Policy #	Certificate #	Ordered Date	Expiration Date	Request Type	Decision Type	Policy Status	Message
Essent	4300790001	0846888	11/09/2018 9:58 AM		Non-Delegated	Suspended	ERROR	Application in Progress, awaiting submission of loan documentation. To upload your loan documents, please go to Essent Online MiDocs at https://essentonline.essent.us/midocs.

**Active Docs** | Rejected/Obsolete Docs

Search:  Show documents from All Folders View:  st

Status	Folder	Doc Type	Borrower	Description	Int
<a href="#">action...</a> <a href="#">view pdf</a> <a href="#">open editor</a> <a href="#">audit</a> <a href="#">history</a>	MORTGAGE INSURANCE DOCUMENTS	MORTGAGE INSURANCE DOCUMENT	Borrower1 Tester	Mortgage Insurance Document	

To view the document, click on view pdf.

### TO SUBMIT A NON-DELEGATED MI APPLICATION

**Note:** The LendingQB process flow requires that you request a rate quote or have saved a rate quote prior to submitting an MI application (Order MI Policy). Your ability to order Non-Delegated MI is defined by your local LendingQB Administrator.

You can submit immediately upon receiving an MI Rate Quote, or submit at a later time via the following steps:

- 1 Open the loan and access the **Order MI Policy** screen.
- 2 Click on the **View Quote** link in the **MI Quotes on File** section to open the MI Quote screen.
- 3 Click on the **Apply Quote and Order Policy - Non-Delegated** button to submit your MI application.

A pop-up will let you know that Essent has received your submission. Click **OK**, then click **Close** on the MI Quote Screen.

When the **Order MI Policy** screen refreshes (or you manually refresh by clicking to a different screen and then back to Order MI Policy), both the latest **MI Quotes** and **MI Policy Orders** for the loan will be displayed.

**Note:** Fees will automatically be updated when new documents are returned.

The MI Policy Order will always indicate the application Decision type is **Suspended** for Non-Delegated submissions with a message stating:

"Application in Progress, awaiting submission of loan documentation". (See Page 2 for **Document Submission Instructions via Essent's MiDocs**).

Once a decision has been made on your loan by our Underwriting team, you will be notified by e-mail and the certificate (or other document) will be available for viewing in the **EDocs folder** within LendingQB.

**Important:** If your loan data changes after initial submissions, resubmit your loan, contact Essent Underwriting, and upload your updated documents.

Your Essent documents -- **Rate Quote, MI Certificate and Pre-Commitment** -- will be located in the **EDocs folder** within the **Document List**.

Mortgage insurance provided by Essent Guaranty, Inc.

If you already have a **MiDocs Login ID and Password**, follow the steps below. If not, please contact the EssentCONNECT team at [essentconnect@essent.us](mailto:essentconnect@essent.us) or 855-282-1483 to sign up.

Go to <https://essentonline.essent.us/midocs>, and bookmark it for easy access.

1. Enter the **Essent Certificate Number**. (This can be found on the **Order MI Policy or MI Policy Screens in LendingQB**).
2. Enter your **Loan Number**.

These two identifiers will be associated in our system to recognize your MI application, regardless of how it was submitted. If a match cannot be found, you will receive the following message:

Please check data entry of Lender Loan Number and Certificate Number. This combination is not found in our system. Please call our EssentCONNECT team at 855-282-1483 or [essentconnect@essent.us](mailto:essentconnect@essent.us) with any questions.

3. Click **Select Document(s)**. Depending on your system, you may be able to **Drag and Drop** files from your computer to the Upload screen or use **Control-Click** to capture multiple files at the same time.

- Once the status of each of your files is at 100%, the **Submit to Underwriting** button at the bottom of the screen will change from gray to orange.
- If you need to remove a file from the list, click the **Remove** button.

4. Enter any **comments or notes** for Essent's Underwriting Team about the files or the loan.

5. Click **Submit to Underwriting**. If your software allows, you will be able to watch the progress as your files are transmitted to Essent. If you attempt to leave the MiDocs screen before your documents are completely uploaded, the pop-up below will appear to help you determine how you would like to proceed.

**Note:**

Please allow documents to reach a status of 100% before finalizing the process by clicking on Submit to Underwriting. You will receive a message indicating that the documents have successfully completed the upload process. How would you like to

[Submit to Underwriting](#) [Leave Screen without Uploading Documents](#)

Once you have submitted documents you can click on the **View Previously Uploaded Documents** link to search for and see a list of the documents you already sent to Essent.

**ESSENT™**  
MiDocs

Documents

Upload Documents for Underwriting:

- The filename of the documents being uploaded must have one of the following extensions: .jpg, .jpeg, .gif, .png, .xls, .xlsx, .doc, .docx, .pdf, .txt, .rtf, .tif, .tiff
- The maximum suggested file size allowed is 50mb
- Standard Documentation Requirements: Verified 1003 and 1008, Merged Credit Report, DU/LP Findings (if applicable), income and asset documentation, employment verification, sales contract (if applicable) and complete appraisal.

1. Enter Certificate Number:
2. Enter Loan Number:

Filename	Status	Size
Homebuyer Credit Report.png	100%	194 kb
Homebuyer Appraisal.pdf	100%	93 kb

3. [Select Document\(s\)](#) **100%** **287 kb**
4. Enter Comments/Notes for Underwriting:
5. [Submit to Underwriting](#)

[View Previously Uploaded Documents](#)

Previously Uploaded Documents

Doc/File Name

Certificate Number

Lender Loan Number

Upload Date  Range

[Search](#) [Clear](#)

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1 - 2 of 2 Docs

Sort By:

**HOMEBUYER CREDIT REPORT.PNG**  
Cert #: 0364608  
Upload Date: Jan-11-2016 9:27 AM

**HOMEBUYER APPRAISAL.PDF**  
Cert #: 0364608  
Upload Date: Jan-11-2016 9:27 AM

The following documents have been successfully uploaded:  
Document: **Homebuyer Credit Report.png** was uploaded.  
Document: **Homebuyer Appraisal.pdf** was uploaded.

If you would like to upload additional documentation for this mortgage insurance application, please return to the document upload screen by clicking below:

[Go Back](#)

If you have completed your document upload, please return to the Document screen by clicking below:

[Upload Documents for Another Loan](#)

When your upload has completed successfully, you will receive this message. If you have more files to upload, click **Go Back**. If you have completed your upload, click **Upload Documents for Another Loan**.

**Questions?** The EssentCONNECT team is here to assist you and answer your questions Monday-Friday from 8:00 AM to 8:00 PM Eastern time. Contact them at [essentconnect@essent.us](mailto:essentconnect@essent.us) or 855-282-1483 for help with loan submissions or the MiDocs system. Contact our Underwriting team at [underwriting@essent.us](mailto:underwriting@essent.us) or 877-331-8311 for rates, guidelines, loan status, scenarios or turn-times.

Mortgage insurance provided by Essent Guaranty, Inc.