



ANNOUNCEMENT

Date: September 18, 2016
Re: Enhancements to Essent Rate Finder Online
Effective: September 18, 2016

We are pleased to announce an enhancement to Rate Finder Online that will make your mortgage insurance (MI) rate quote experience even better.

Highlights of Changes

- 1. We added a multiple MI quote comparison feature** to provide users the ability to compare multiple premium products on the same loan.
 - Within the MI Information section of the screen, Essent customers now have the option to expand their screen view. The expanded view allows the user to choose up to four additional premium plans to compare with their initial MI premium choice.
 - Included in this comparison capability (of up to five MI premium products) is the ability to:
 - compare Financed Premium plan(s) to Non-Financed Premium plan(s) on Single **and** Split Premium products
 - view an FHA quote
 - The Premium Quote results screen and the corresponding PDF provide easy-to-understand results for the premium product(s) chosen by the user, including:
 - rate and premium details
 - potential savings to the borrower for each product chosen
 - blended rate information for applicable scenarios
 - details of the loan scenario entered into Rate Finder Online (PDF only)
- 2. We adjusted screen flows** to support the above enhancements:
 - The collection of data on-screen now has a 'stacked' appearance
 - The MI Information section has been restructured to collect each of the following in their own separate field: Premium Payment Plan, Premium Payment Type, Refundable Type and Renewal Type

We are confident that you will find these changes beneficial. We value your feedback and we pledge to continue making changes to improve your Rate Finder Online experience.

If you have any questions about Rate Finder, please contact your Essent account manager or EssentCONNECTSM at 855.282.1483 | essentconnect@essent.us.

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