



ANNOUNCEMENT

Date: September 19, 2016
Re: Enhancements to Essent Online MI Ordering
Effective: September 18, 2016

We are pleased to announce new enhancements to Essent Online MI Ordering that will make your mortgage insurance (MI) application submission process even better.

Highlights of Changes

We have improved how we capture information to streamline data entry for Delegated and Non-Delegated requests.

- **Zip Code.** We moved the Zip Code field directly after the Street Address field.
 - **Delegated:**
 - **Present Address:** City and State will populate based on matches for the Zip Code entered in the Present Address section.
 - **Subject Property:** City, County and State will populate based on the matches for the Zip Code entered in the Subject Property Address section.
 - **Non-Delegated:**
 - **Subject Property:** City, County and State will populate based on the matches for the Zip Code entered in the Subject Property Address section.
- **Financed MI.** The Premium Financed dropdown options have been updated. This field addresses how to handle the upfront premium associated with Single and Split Premium payment plans. The choices are:
 - **None.** This is the default answer.
 - **Partially Financed.** Allows users to enter the amount of the premium that the borrower wants to finance into the loan amount.
 - **Fully Financed.** Results in the full, upfront premium are added to the base loan amount (Base Loan Amount + Financed Premium = Total Loan Amount).

We are confident you will find these changes beneficial. We value your feedback and pledge to continue improving your Essent Online MI Ordering experience.

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

Mortgage insurance provided by Essent Guaranty, Inc.

© 2016 Essent Guaranty, Inc., All rights reserved. | Two Radnor Corporate Center, 100 Matsonford Road, Radnor, PA 19087 | essent.us
EGI-Announcement.058 (09/16)