



Servicing Online User Guide

JUNE 2019

Corporate Headquarters

Essent Guaranty, Inc.
Two Radnor Corporate Center
100 Matsonford Road
Radnor, PA 19087
877.673.8190

Mortgage insurance provided by Essent Guaranty, Inc.

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EGI-6002.005 (06/19)

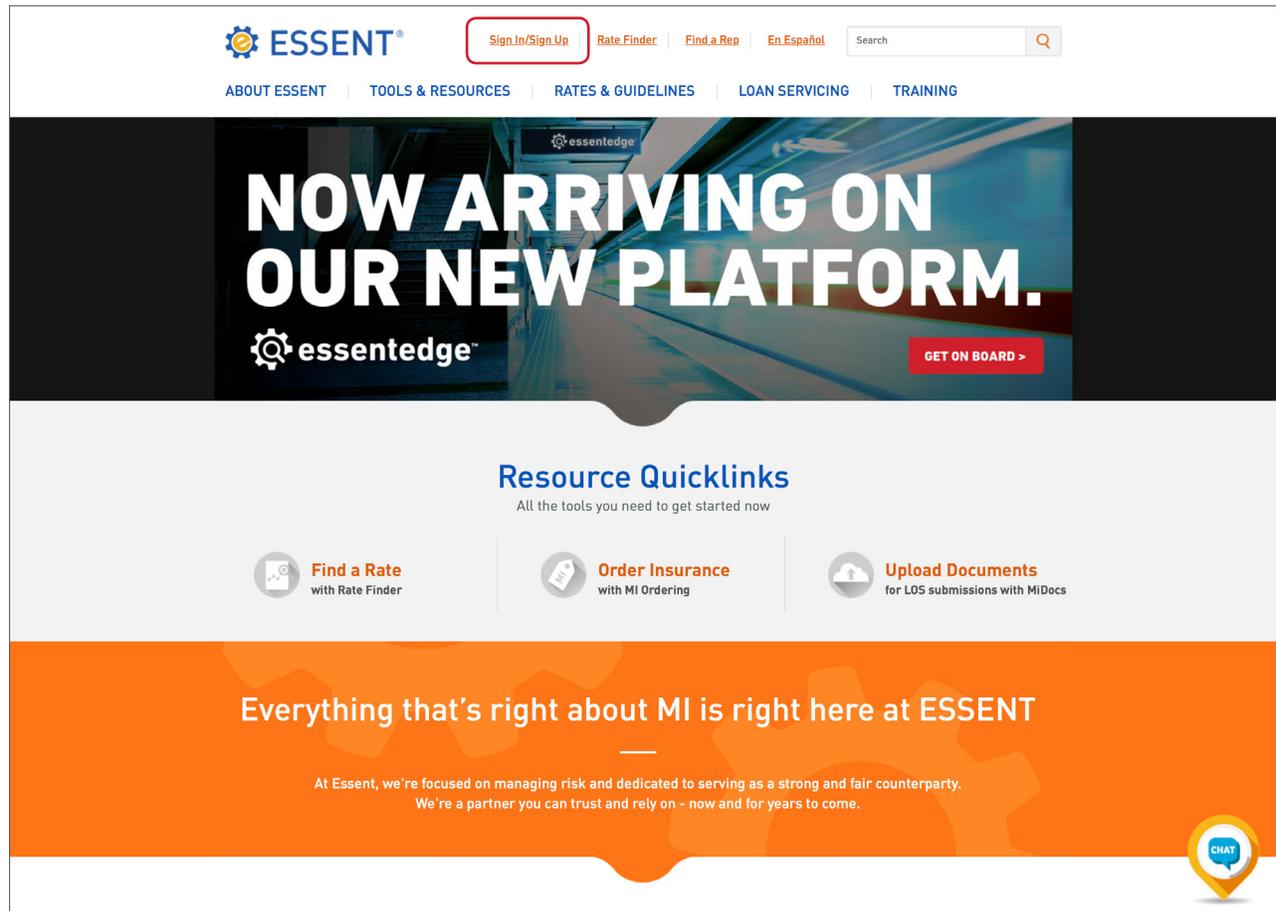


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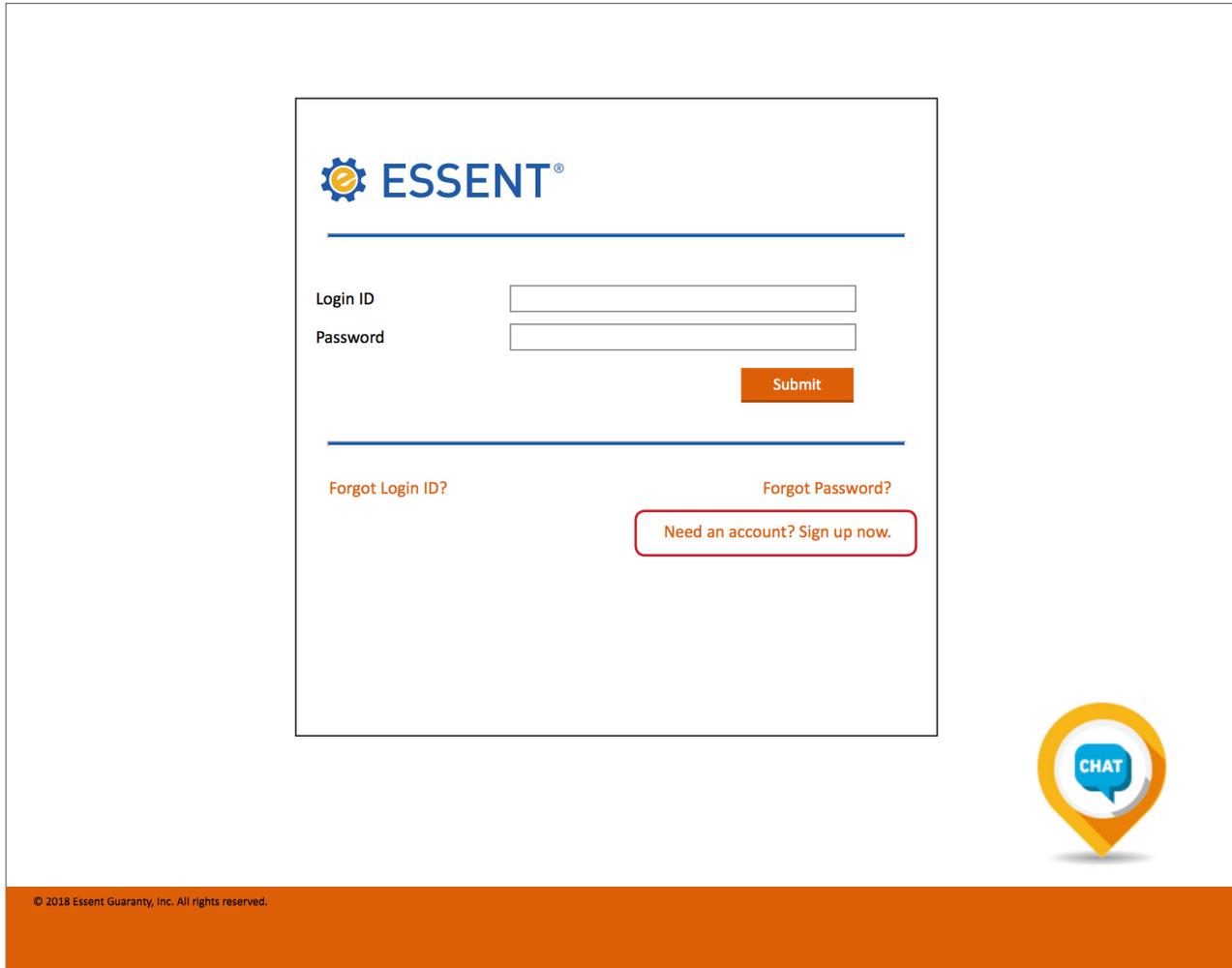
1.0 How to Obtain Access

To get started you will need a login ID and password, which can be obtained by emailing clientservices@essent.us or request it through our website, essent.us. Click on **Sign In/Sign Up**.



The screenshot shows the ESSENT website homepage. At the top left is the ESSENT logo. To its right is a navigation menu with links for [Sign In/Sign Up](#) (highlighted with a red box), [Rate Finder](#), [Find a Rep](#), and [En Español](#). A search bar is located to the right of these links. Below the navigation menu are links for [ABOUT ESSENT](#), [TOOLS & RESOURCES](#), [RATES & GUIDELINES](#), [LOAN SERVICING](#), and [TRAINING](#). The main banner features the text "NOW ARRIVING ON OUR NEW PLATFORM." with the essentedge logo and a "GET ON BOARD >" button. Below the banner is a "Resource Quicklinks" section with the subtitle "All the tools you need to get started now". It contains three quicklinks: "Find a Rate with Rate Finder", "Order Insurance with MI Ordering", and "Upload Documents for LOS submissions with MiDocs". The bottom section is orange and contains the text "Everything that's right about MI is right here at ESSENT" and a paragraph: "At Essent, we're focused on managing risk and dedicated to serving as a strong and fair counterparty. We're a partner you can trust and rely on - now and for years to come." A "CHAT" button is located in the bottom right corner.

Click on **Need an account? Sign up now** at the bottom of the screen.



The screenshot shows the ESSENT login interface. At the top left is the ESSENT logo. Below it is a horizontal blue line. The login form consists of two input fields: "Login ID" and "Password". To the right of the "Password" field is an orange "Submit" button. Below the input fields is another horizontal blue line. Underneath this line are two links: "Forgot Login ID?" and "Forgot Password?". A red-bordered button with the text "Need an account? Sign up now." is positioned below the "Forgot Password?" link. In the bottom right corner of the page, there is a yellow location pin icon with a blue speech bubble containing the word "CHAT".

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Select **MI Servicing**.

 **ESSENT ONLINE**

[Contact](#) | [Login](#)

Create an account for Essent Online

1 Select the tools you would like to access

 RATE FINDER Get a rate and eligibility quote quickly and easily. <i>A default selection has been made to access Rate Finder.</i> <input checked="" type="checkbox"/>	 MI ORDERING Submit a loan application for MI, modify a loan in commitment status or upload documents. <input type="checkbox"/>	 MIDOCs Upload documents for LOS submissions via MiDocs. <input type="checkbox"/>	 MI SERVICING Activate Certificates, oversee Servicing Portfolios and manage Certificate information. <input type="checkbox"/>	 LOSS MANAGEMENT Submit a Notice of Default, provide a Monthly Status Update, file a Claim For Loss, obtain a Claim Status or EOB and upload documents. <input type="checkbox"/>
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HAVE QUESTIONS?

Rate Finder, MI Ordering, MiDocs & Loss Management Online
Contact EssentCONNECT at 855.282.1483 or essentconnect@essent.us

MI Servicing
Contact Client Services at 877.569.6547 or clientservices@essent.us



Complete the Account Information and click **Submit**. Client Services will receive your request and will send you an e-mail with a link to register for access to the website.

2 Account Information

First Name Last Name

Corporate Email Address

3 Company Information

Company Name <input type="text"/>	Phone Number <input type="text"/>
Company Branch Address <input type="text"/>	Zip Code <input type="text"/>
Company Branch Address 2 (optional) <input type="text"/>	City <input type="text"/>
Branch Policy Number (optional) <input type="text"/>	State <input type="text" value="* Please Select One *"/>

You will receive this registration form from Client Services. **Complete** and **Submit**.



Sign Up

Please fill out the following fields in order to request access to the desired applications.
An email will be sent to you to confirm your request.

Please note that all fields marked with * are required.

Date of Request: 2/5/2019

Applications: Servicing Online

Servicing Online

Servicer Name: MY MORTGAGE
Servicing Company Location (Address): 101 S STRATFORD RD
Servicer ID: 3399980000

Supervisor's Name (or Trusted Agent contact):

Supervisor's Phone Number (10 digit plus extension):

Supervisor's Email:

Users Contact and Setup Information:

User's Name: Suzy Sample

User's Phone Number:*

User's Email: julie.kerley@essent.us

Security Question:

Answer to Security Question:*

Note: Please remember your security question and answer as well as your password as entered below. You will not receive a follow-up email containing your password. You will receive a follow-up email containing your Login ID.

Requested Password:*

(minimum of 8 characters with 3 out of 4 of the following: upper case, lower case, numbers, special characters. It must not contain any part of the user's name and cannot be the previous password.)



Once you have registered you will receive an e-mail with your login ID. You must **remember your password** since we do not send that information through email. You can begin by clicking on the link provided when your sign up is complete, as shown below.



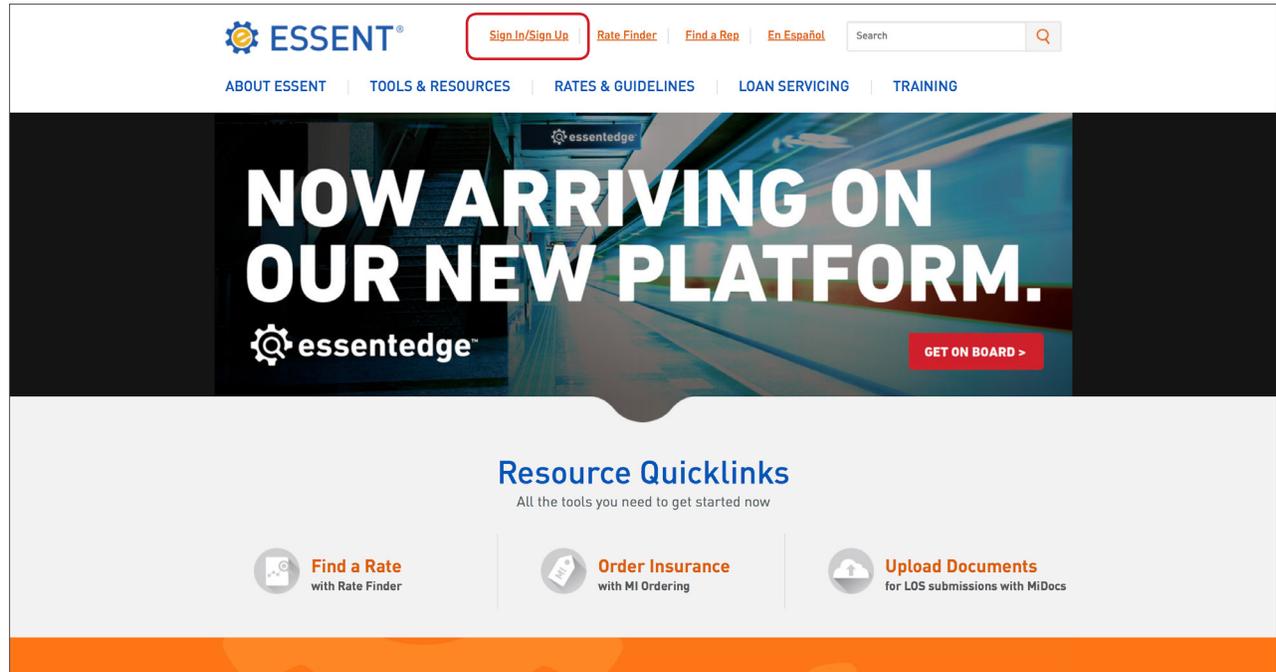
Sign Up Complete

Your account sign up has been completed. Your login ID has been sent to you in an email.

Your credentials are now active and you can ["access Servicing Online now"](#) if you want to get started right away.

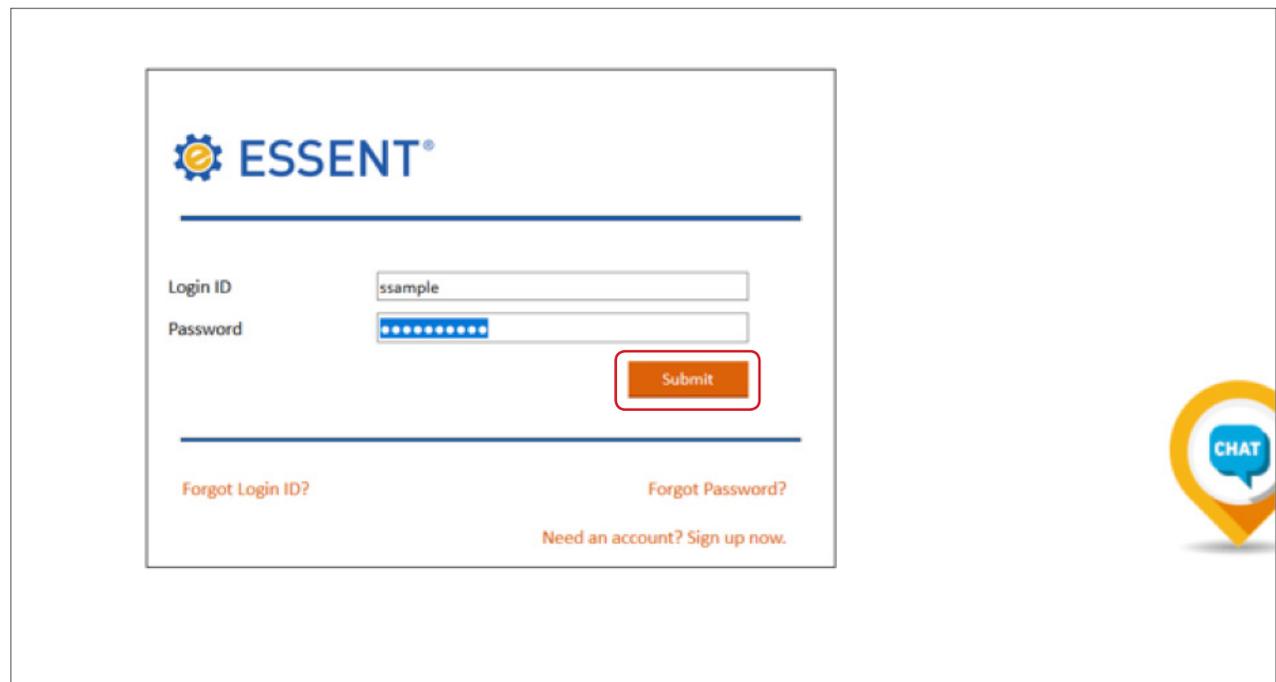
2.0 Logging in to Servicing

You can log directly into Servicing from the **Sign Up Complete** page as shown on page 6, or you can go to Essent's Corporate website.



The screenshot shows the ESSENT corporate website homepage. At the top, there is a navigation bar with the ESSENT logo, a search bar, and links for [Sign In/Sign Up](#), [Rate Finder](#), [Find a Rep](#), [En Español](#), and a search input field. Below the navigation bar are menu items: [ABOUT ESSENT](#), [TOOLS & RESOURCES](#), [RATES & GUIDELINES](#), [LOAN SERVICING](#), and [TRAINING](#). The main banner features the text "NOW ARRIVING ON OUR NEW PLATFORM." with the essentedge logo and a "GET ON BOARD >" button. Below the banner is a "Resource Quicklinks" section with the subtitle "All the tools you need to get started now". It contains three quicklinks: "Find a Rate with Rate Finder", "Order Insurance with MI Ordering", and "Upload Documents for LOS submissions with MiDocs".

Complete the Login ID and Password and **Submit**.



The screenshot shows the ESSENT login form. It features the ESSENT logo at the top left. Below the logo are two input fields: "Login ID" with the text "ssample" and "Password" with masked characters. A red box highlights the "Submit" button. At the bottom of the form, there are links for "Forgot Login ID?", "Forgot Password?", and "Need an account? Sign up now.". To the right of the form is a yellow chat bubble icon with the word "CHAT" inside.



The first time you log in you will have to **accept our License Agreement**. You will not be asked to accept the agreement after the first login unless your account expires and has to be reactivated.

Essent Guaranty License Agreement

ESSENT SHARED DISCLAIMER

INTRODUCTION

Thank you for choosing Essent Guaranty, Inc.'s ("ESSENT's" or the "Company's") on-line servicing facility and MI Online platform (collectively, "Essent Online"). Essent Online was designed to make your business life easier by allowing you to submit and update information or queries for mortgage insurance and to access your account information, as applicable, online.

We start every new Essent Online relationship with a license agreement ("Agreement"). The following Agreement spells out what you can expect from us, and what we expect from you, the customer ("You" or the "Customer"). By completing the registration process, obtaining a user ID and password, and using the Essent Online service, You are indicating that You agree to be bound by all the terms in this Agreement and to use Essent Online only in accordance with this Agreement.

Essent may, from time to time, change the terms in this Agreement. When the terms are changed, the Company will notify You by e-mail or by online posting. Continued use of Essent Online after such notification of changes indicates that You agree to be bound by all of the changes and will continue to use Essent Online only in accordance with the updated Agreement.

A. GRANT OF LICENSE AND RESTRICTIONS

This Agreement provides You with a personal, revocable, royalty-free, non-exclusive, non-transferable license to use Essent Online and any related software (the "Software") to submit, access and update information, as applicable, with respect to your Essent account. Essent reserves any and all rights, implied or otherwise, which are not expressly granted to You hereunder, and retains all right, title and interest in and to the Essent Online Software. You may not use Essent Online or the Software for any purpose other than those expressly listed above, and You may not duplicate, rent, electronically distribute, sublicense, resell or otherwise disseminate Essent Online or the Software.

B. TERM, TERMINATION AND ASSIGNMENT

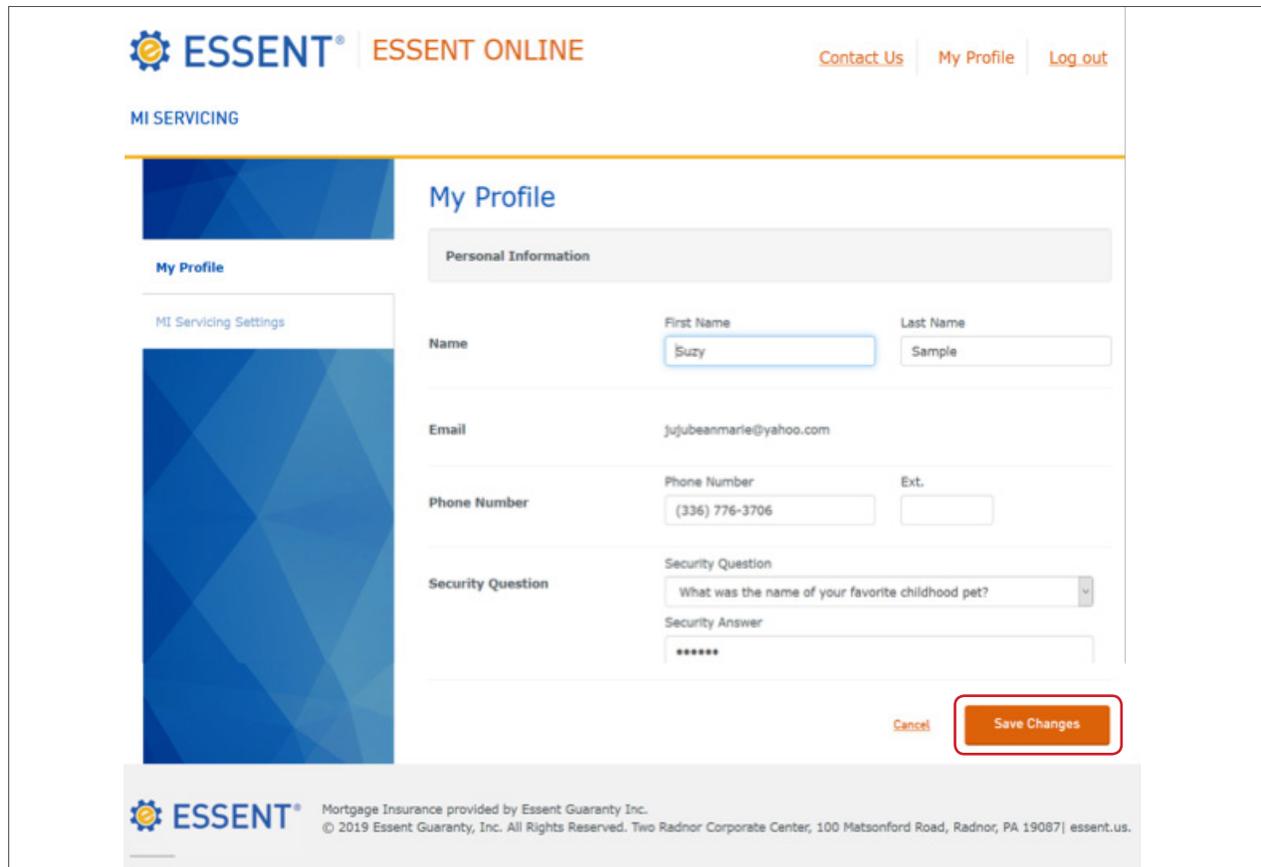
This Agreement shall take effect at the time You indicate your acceptance of this Agreement. The Agreement shall terminate when You close your account(s) with Essent, or, without prejudice to any other rights, Essent terminates the Agreement due to your failure to comply with the terms and conditions of this Agreement. Essent also reserves the right to discontinue Essent Online at any time and terminate this Agreement accordinalv. Essent mav asslan its rihts

Please contact clientservices@essent.us if you have questions about our License Agreement.

Once you accept the License agreement, you will see your accessible tool(s).

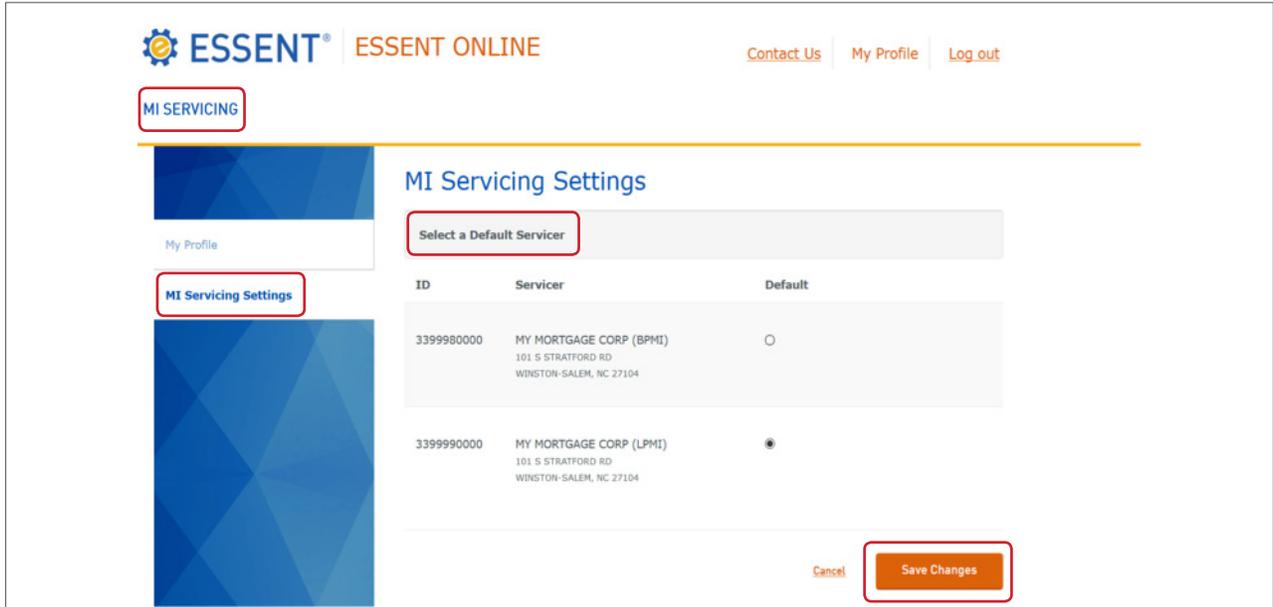


If this is the first time you have logged in you will be automatically directed to the **My Profile** page. This is used primarily to set a default servicer if you have more than one portfolio, and is a refresher if you need to know what security question and answer we have on file. You must **SAVE** before you can continue. A message will display at the top **"You have successfully saved your changes."**

If you have more than one servicing account, you will be able to see both accounts here. You can select which account you would like to use as your primary default. That will be the account that comes up when you log in each time.

Click on **MI SERVICING**. You have completed the login process and are able to begin using the Servicing Online tool.



ESSENT[®] ESSENT ONLINE [Contact Us](#) [My Profile](#) [Log out](#)

MI SERVICING

My Profile

MI Servicing Settings

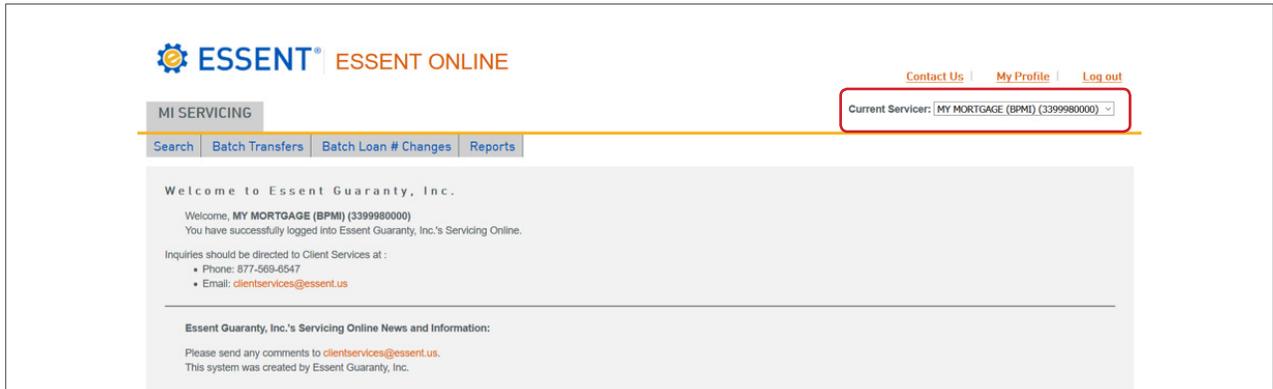
MI Servicing Settings

Select a Default Servicer

ID	Servicer	Default
3399980000	MY MORTGAGE CORP (BPMI) 101 S STRATFORD RD WINSTON-SALEM, NC 27104	<input type="radio"/>
3399990000	MY MORTGAGE CORP (LPMI) 101 S STRATFORD RD WINSTON-SALEM, NC 27104	<input checked="" type="radio"/>

[Cancel](#) [Save Changes](#)

Our Welcome screen displays. If you are a group user with more than one Servicing portfolio you can toggle between portfolio's using the **Current Servicer** drop down while in the Servicing Online site.



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MI SERVICING

Current Servicer: MY MORTGAGE (BPMI) (3399980000)

[Search](#) [Batch Transfers](#) [Batch Loan # Changes](#) [Reports](#)

Welcome to Essent Guaranty, Inc.

Welcome, MY MORTGAGE (BPMI) (3399980000)
You have successfully logged into Essent Guaranty, Inc.'s Servicing Online.

Inquiries should be directed to Client Services at :

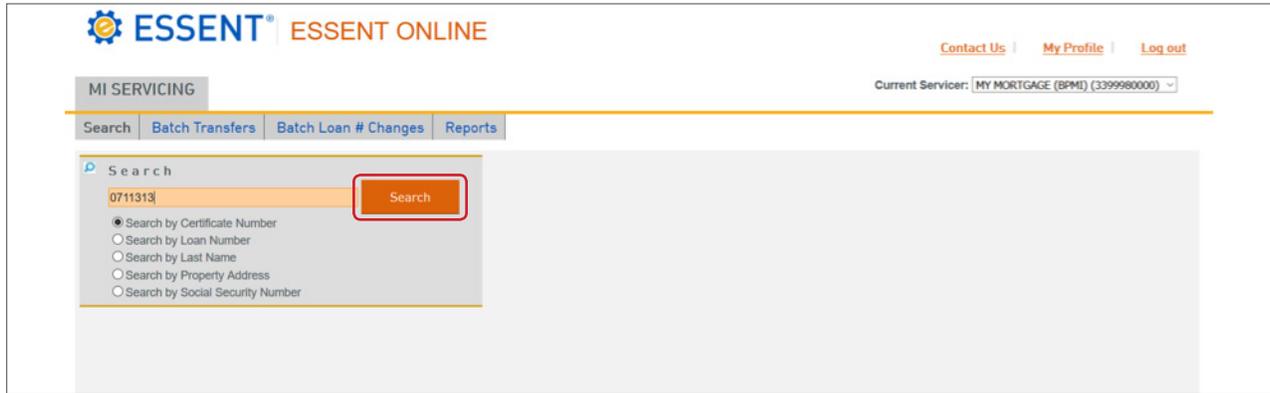
- Phone: 877-569-6547
- Email: clientservices@essent.us

Essent Guaranty, Inc.'s Servicing Online News and Information:

Please send any comments to clientservices@essent.us.
This system was created by Essent Guaranty, Inc.

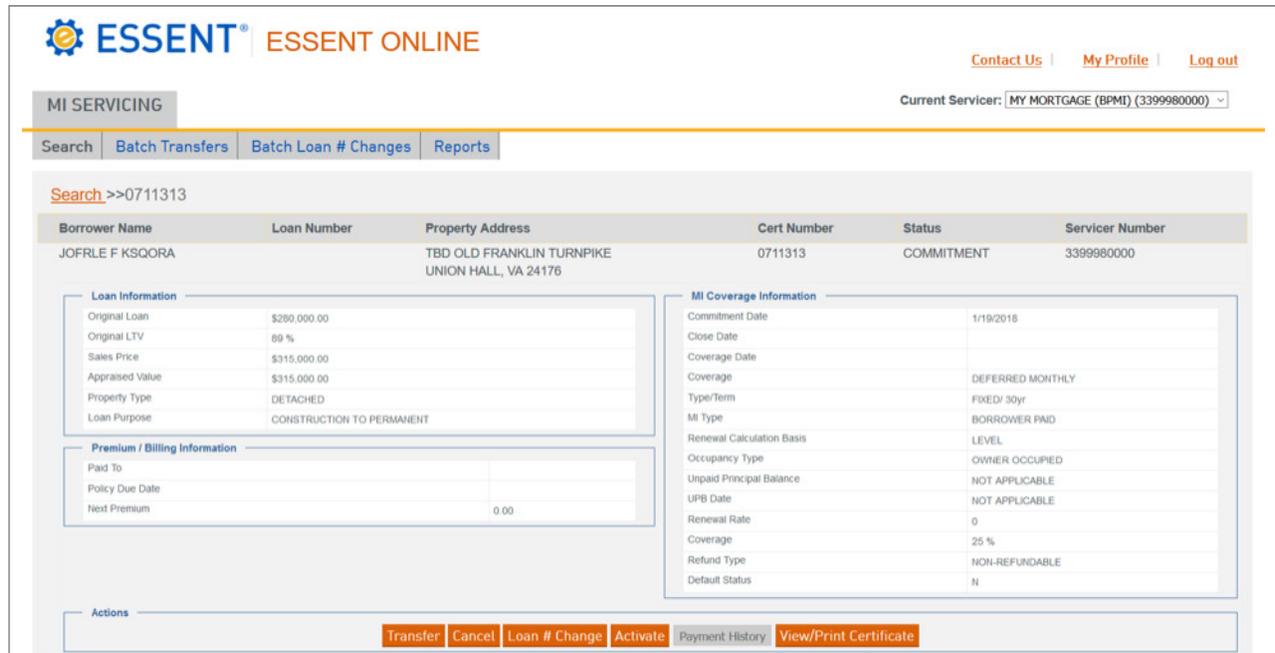
3.0 Searching for Your Certificate

You can search by any of the criteria listed on the **Search** screen. Remember, Essent Certificates are 7 digits so you may need to enter preceding zeroes if you are trying to search by Certificate number.



If you search by Social Security Number, a match will be displayed if found. It will not display the numbers for security reasons.

If the Certificate entered is in your portfolio, your search should automatically display the Loan Information screen. This screen provides you with the basic loan information, billing, coverage, and cancellation information. From this screen, you can perform any of the functions displayed by the action buttons at the bottom of the screen, as long as the buttons are bold.



If you are searching by **Name**, a list will display of all options.



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MI SERVICING Current Servicer: MY MORTGAGE (BPMI) (3399980000)

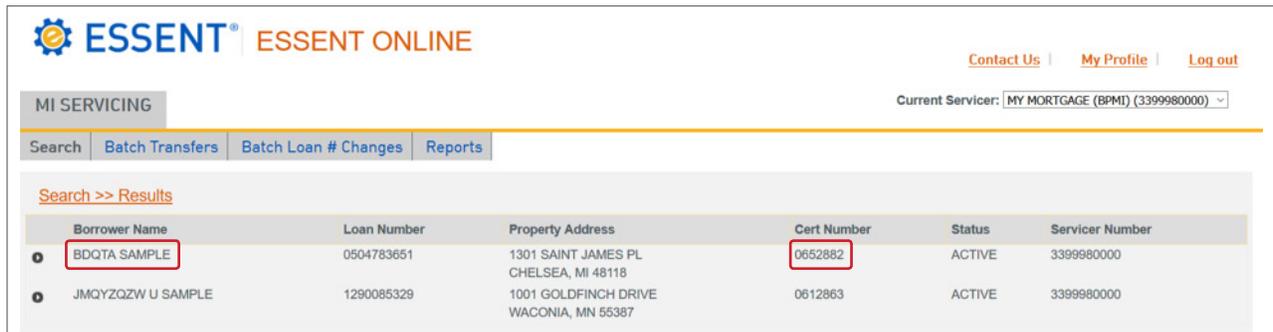
Search Batch Transfers Batch Loan # Changes Reports

Search

SAMPLE Search

Search by Certificate Number
 Search by Loan Number
 Search by Last Name
 Search by Property Address
 Search by Social Security Number

Just click on the one that matches:



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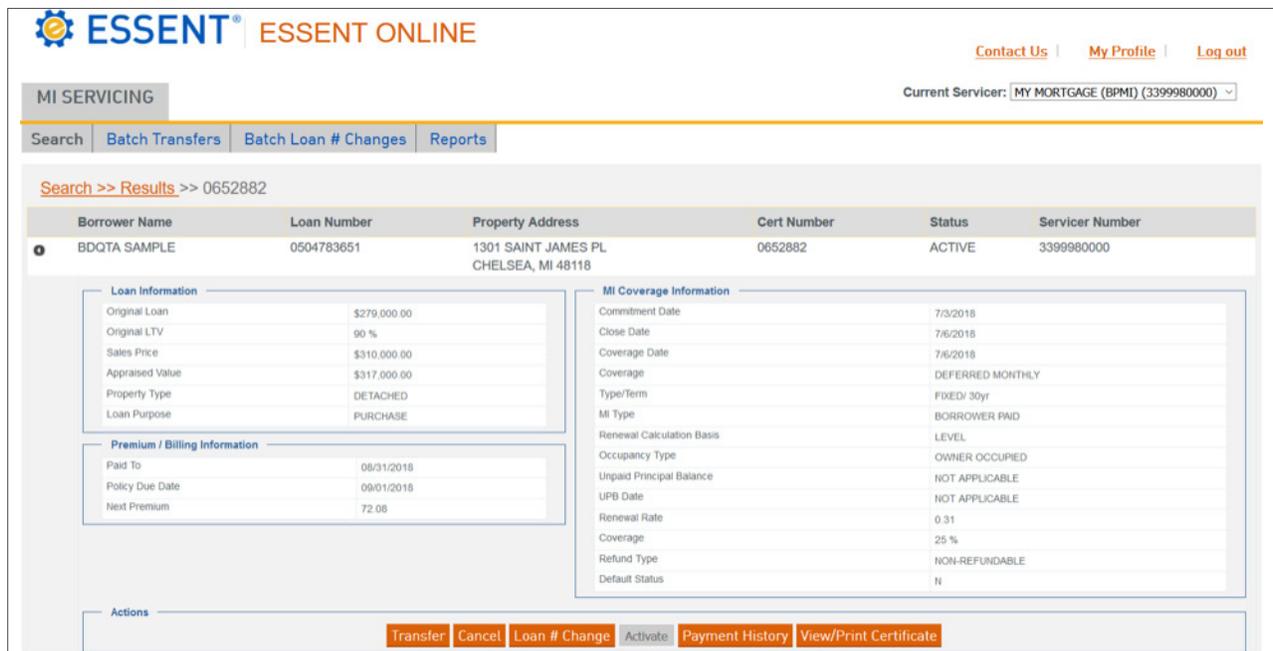
MI SERVICING Current Servicer: MY MORTGAGE (BPMI) (3399980000)

Search Batch Transfers Batch Loan # Changes Reports

Search >> Results

Borrower Name	Loan Number	Property Address	Cert Number	Status	Servicer Number
BDQTA SAMPLE	0504783651	1301 SAINT JAMES PL CHELSEA, MI 48118	0652882	ACTIVE	3399980000
JMQYZQZW U SAMPLE	1290085329	1001 GOLDFINCH DRIVE WACONIA, MN 55387	0612863	ACTIVE	3399980000

The Loan Information screen displays.



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MI SERVICING Current Servicer: MY MORTGAGE (BPMI) (3399980000)

Search Batch Transfers Batch Loan # Changes Reports

Search >> Results >> 0652882

Borrower Name	Loan Number	Property Address	Cert Number	Status	Servicer Number
BDQTA SAMPLE	0504783651	1301 SAINT JAMES PL CHELSEA, MI 48118	0652882	ACTIVE	3399980000

Loan Information

Original Loan	\$279,000.00
Original LTV	90 %
Sales Price	\$310,000.00
Appraised Value	\$317,000.00
Property Type	DETACHED
Loan Purpose	PURCHASE

Premium / Billing Information

Paid To	08/31/2018
Policy Due Date	09/01/2018
Next Premium	72.08

MI Coverage Information

Commitment Date	7/3/2018
Close Date	7/6/2018
Coverage Date	7/6/2018
Coverage	DEFERRED MONTHLY
Type/Term	FIXED/ 30yr
MI Type	BORROWER PAID
Renewal Calculation Basis	LEVEL
Occupancy Type	OWNER OCCUPIED
Unpaid Principal Balance	NOT APPLICABLE
UPB Date	NOT APPLICABLE
Renewal Rate	0.31
Coverage	25 %
Refund Type	NON-REFUNDABLE
Default Status	N

Actions: Transfer Cancel Loan # Change Activate Payment History View/Print Certificate

If a Commitment/Certificate is not in your portfolio and you need to retrieve it, you can attempt to transfer it **IN** to your portfolio by following the directions below.

Certificate 0569176 not found in your portfolio. [Click here to try transferring to your portfolio.](#)

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Contact Us | My Profile | Log out

Current Servicer: MY MORTGAGE (BPMI) (3399980000)

MI SERVICING

Search | Batch Transfers | Batch Loan # Changes | Reports

Search

Search

- Search by Certificate Number
- Search by Loan Number
- Search by Last Name
- Search by Property Address
- Search by Social Security Number

Click on the **Validate** button:

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Current Servicer: MY MORTGAGE (BPMI) (3399980000)

MI SERVICING

Search | Batch Transfers | Batch Loan # Changes | Reports

Batch Transfer

Transfer Direction

In (to the current servicer)

Out (to another servicer)

List Certificates and New Loan Numbers

Certificate	New Loan #	Curr. Servicer	Borrower Name	Property Address	Loan Status	Message
0569176						[delete]

[Add a row]

Validate Submit

After Validating, confirm the Commitment/Certificate is the correct one. If so click on **Submit**. If not, click **delete** to remove. If a message other than "**Ready to submit**" appears you will need to contact Client Services.

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Current Servicer: MY MORTGAGE (BPMI) (3399980000)

MI SERVICING

Search | Batch Transfers | Batch Loan # Changes | Reports

Batch Transfer

Transfer Direction

In (to the current servicer)

Out (to another servicer)

List Certificates and New Loan Numbers

Certificate	New Loan #	Curr. Servicer	Borrower Name	Property Address	Loan Status	Message
0569176	0559478847	2300010002	AFPI EBWGOV	ATLANTA, GA	ACTIVE	→ Ready to submit. [delete]

[Add a row]

Validate Submit

The Certificate is now in your portfolio.



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Current Servicer: MY MORTGAGE (BPMI) (3399980000) ▾

MI SERVICING

Search | Batch Transfers | Batch Loan # Changes | Reports

Transfer Settings

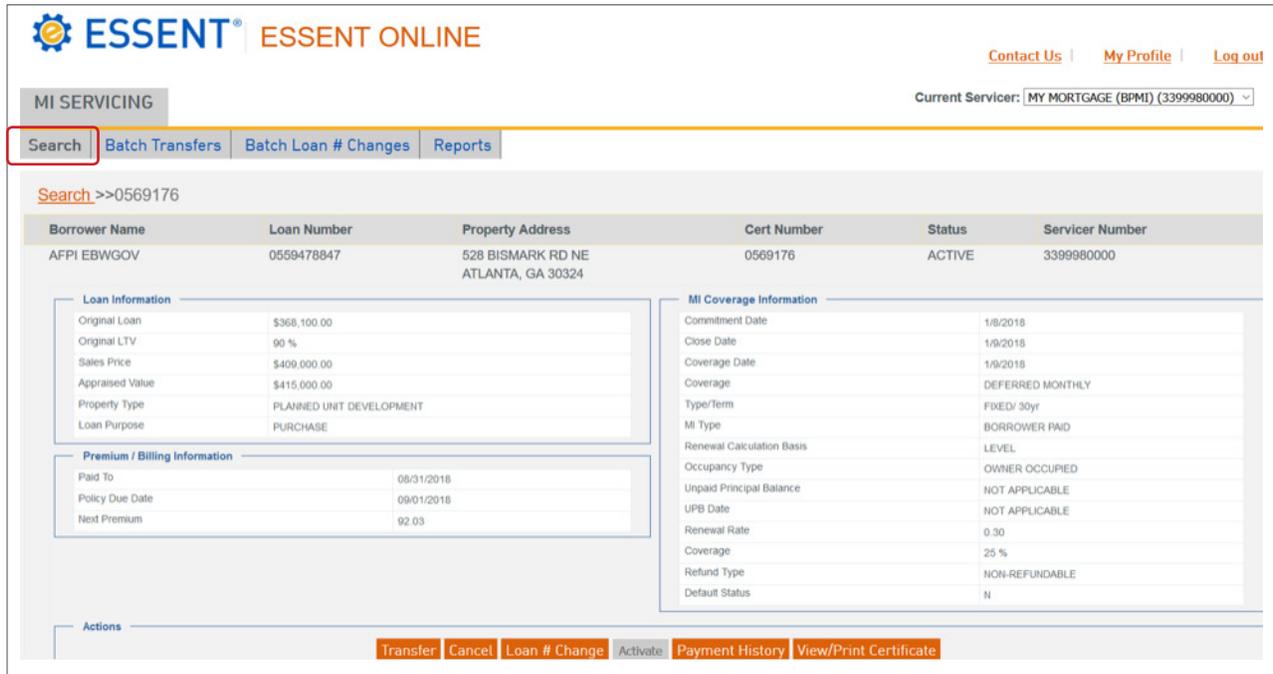
Direction: IN (TO THE CURRENT SERVICER)

Certificates and New Loan Numbers

Certificate #	New Loan #	Borrower Name	Property Address	Loan Status	Message
0569176	0559478847	AFPI EBWGOV	ATLANTA, GA	ACTIVE	Transferred certificate 0569176 from 2300010002(WELLS FARGO, N.A. - METROPOINT) to 3399980000(MY MORTGAGE (BPMI))

New batch

You should be able to return to the **Search** button, enter the Commitment/Certificate number and retrieve the Loan Information screen successfully.



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Contact Us | My Profile | Log out

Current Servicer: MY MORTGAGE (BPMI) (3399980000) ▾

MI SERVICING

Search | Batch Transfers | Batch Loan # Changes | Reports

Search >>0569176

Borrower Name	Loan Number	Property Address	Cert Number	Status	Servicer Number
AFPI EBWGOV	0559478847	528 BISMARCK RD NE ATLANTA, GA 30324	0569176	ACTIVE	3399980000

Loan Information

Original Loan	\$366,100.00
Original LTV	90 %
Sales Price	\$409,000.00
Appraised Value	\$415,000.00
Property Type	PLANNED UNIT DEVELOPMENT
Loan Purpose	PURCHASE

Premium / Billing Information

Paid To	08/31/2018
Policy Due Date	09/01/2018
Next Premium	92.03

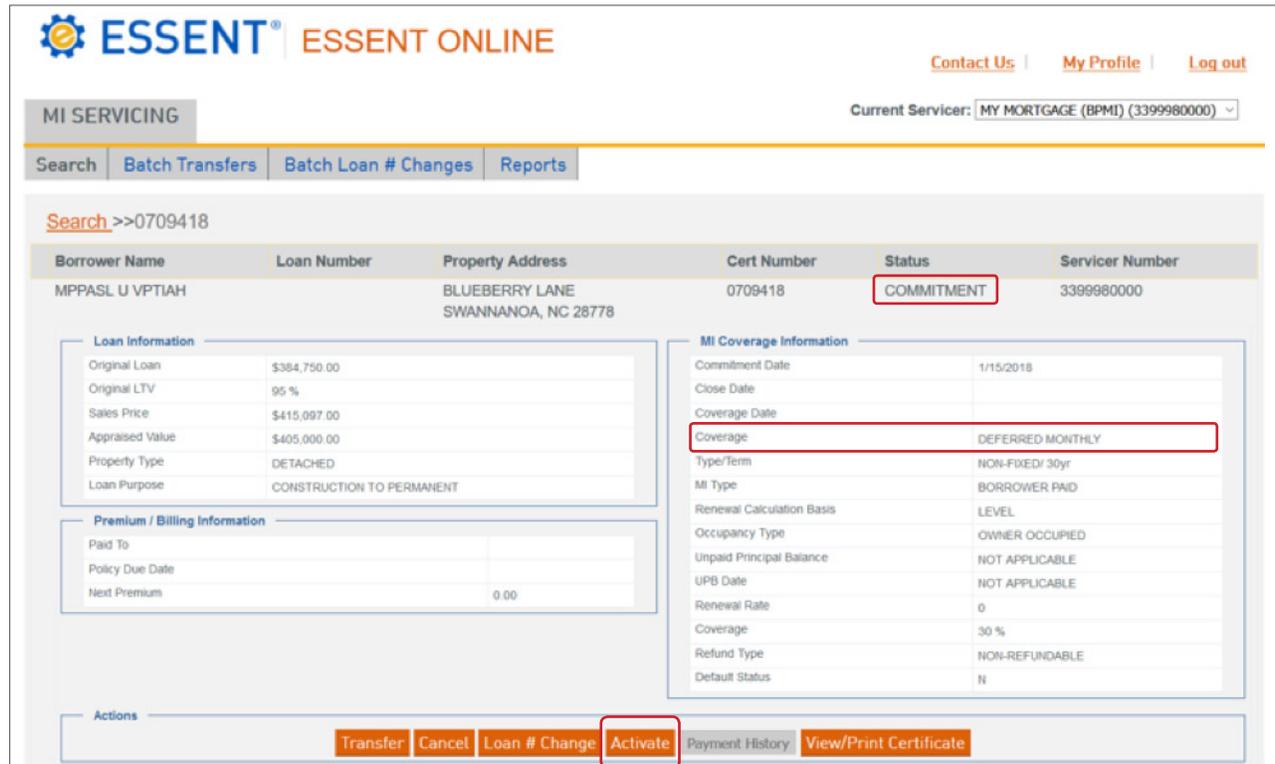
MI Coverage Information

Commitment Date	1/8/2018
Close Date	1/9/2018
Coverage Date	1/9/2018
Coverage	DEFERRED MONTHLY
Type/Term	FIXED/ 30yr
MI Type	BORROWER PAID
Renewal Calculation Basis	LEVEL
Occupancy Type	OWNER OCCUPIED
Unpaid Principal Balance	NOT APPLICABLE
UPB Date	NOT APPLICABLE
Renewal Rate	0.30
Coverage	25 %
Refund Type	NON-REFUNDABLE
Default Status	N

Actions: Transfer | Cancel | Loan # Change | Activate | Payment History | View/Print Certificate

4.0 Activation

The only type of Commitment activated through our website is a **Deferred Monthly**. Please note that any other type of Commitment and Certificate of Insurance requires premium remittance in order to activate coverage. Click on the **Activate** button. The “**Activate Coverage**” pop-up box will appear on the screen.



The screenshot shows the ESSENT ONLINE MI Servicing interface. At the top, there is a search bar with the text "Search >>0709418". Below the search bar, there is a table with the following columns: Borrower Name, Loan Number, Property Address, Cert Number, Status, and Servicer Number. The data in the table is as follows:

Borrower Name	Loan Number	Property Address	Cert Number	Status	Servicer Number
MPPASL U VPTIAH		BLUEBERRY LANE SWANNANOVA, NC 28778	0709418	COMMITMENT	3399980000

Below the table, there are two main sections: "Loan Information" and "MI Coverage Information".

Loan Information:

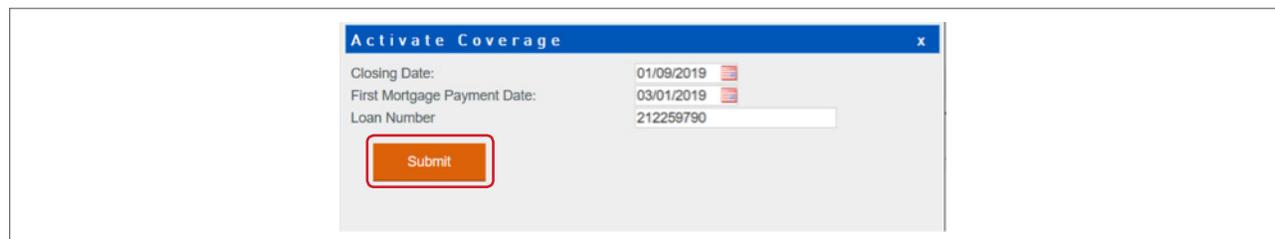
Original Loan	\$384,750.00
Original LTV	95 %
Sales Price	\$415,097.00
Appraised Value	\$405,000.00
Property Type	DETACHED
Loan Purpose	CONSTRUCTION TO PERMANENT

MI Coverage Information:

Commitment Date	1/15/2018
Close Date	
Coverage Date	
Coverage	DEFERRED MONTHLY
Type/Term	NON-FIXED/ 30yr
MI Type	BORROWER PAID
Renewal Calculation Basis	LEVEL
Occupancy Type	OWNER OCCUPIED
Unpaid Principal Balance	NOT APPLICABLE
UPB Date	NOT APPLICABLE
Renewal Rate	0
Coverage	30 %
Refund Type	NON-REFUNDABLE
Default Status	N

At the bottom of the interface, there is an "Actions" section with several buttons: "Transfer", "Cancel", "Loan # Change", "Activate", "Payment History", and "View/Print Certificate". The "Activate" button is highlighted with a red box.

Complete pop-up box. You can enter the Closing Date manually or use the drop down calendar. The First Mortgage Payment Date automatically populates. You can also add or change the Loan Number. **Submit**.

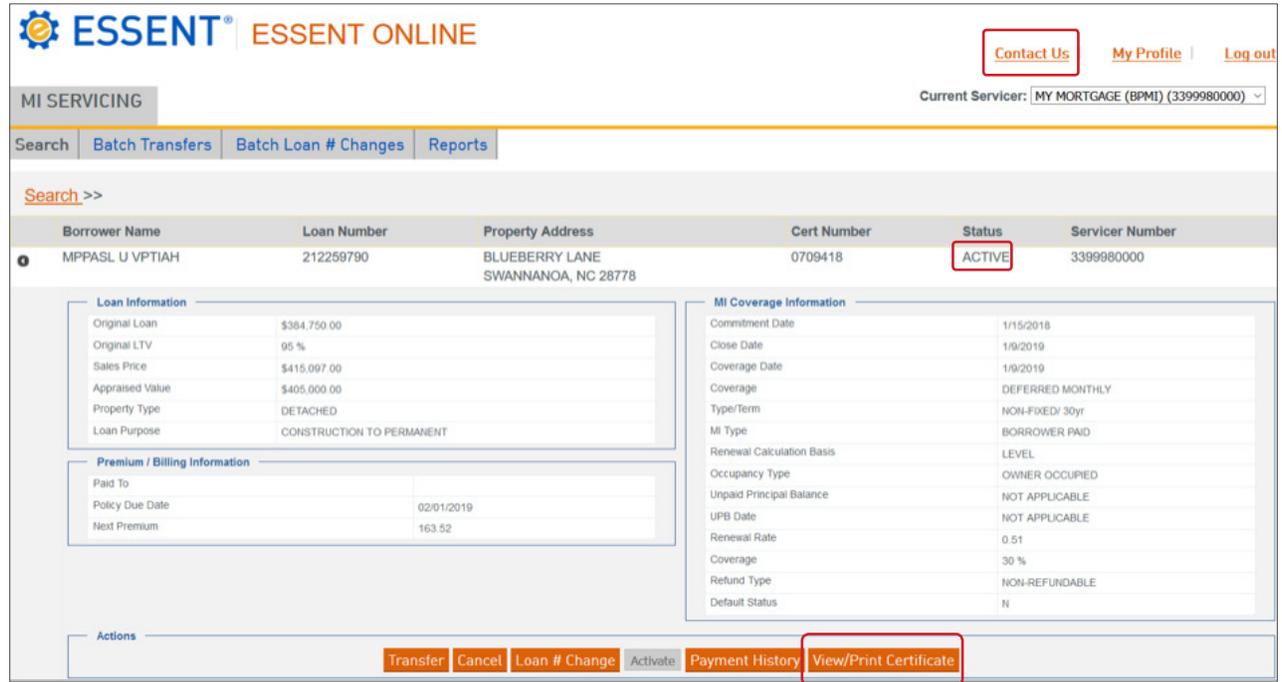


The screenshot shows the "Activate Coverage" pop-up box. It has a title bar with "Activate Coverage" and a close button (x). The box contains the following fields:

- Closing Date: 01/09/2019
- First Mortgage Payment Date: 03/01/2019
- Loan Number: 212259790

At the bottom of the box, there is a "Submit" button highlighted with a red box.

The Commitment is now activated into a Certificate of Insurance and the insurance on the loan is effective.



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MI SERVICING Current Servicer: MY MORTGAGE (BPMI) (3399980000) ▾

Search | [Batch Transfers](#) | [Batch Loan # Changes](#) | [Reports](#)

[Search >>](#)

Borrower Name	Loan Number	Property Address	Cert Number	Status	Servicer Number
MPPASL U VPTIAH	212259790	BLUEBERRY LANE SWANNANOVA, NC 28778	0709418	ACTIVE	3399980000

Loan Information

Original Loan	\$384,750.00
Original LTV	95 %
Sales Price	\$415,097.00
Appraised Value	\$405,000.00
Property Type	DETACHED
Loan Purpose	CONSTRUCTION TO PERMANENT

Premium / Billing Information

Paid To	
Policy Due Date	02/01/2019
Next Premium	163.52

MI Coverage Information

Commitment Date	1/15/2018
Close Date	1/9/2019
Coverage Date	1/9/2019
Coverage	DEFERRED MONTHLY
Type/Term	NON-FIXED/ 30yr
MI Type	BORROWER PAID
Renewal Calculation Basis	LEVEL
Occupancy Type	OWNER OCCUPIED
Unpaid Principal Balance	NOT APPLICABLE
UPB Date	NOT APPLICABLE
Renewal Rate	0.51
Coverage	30 %
Refund Type	NON-REFUNDABLE
Default Status	N

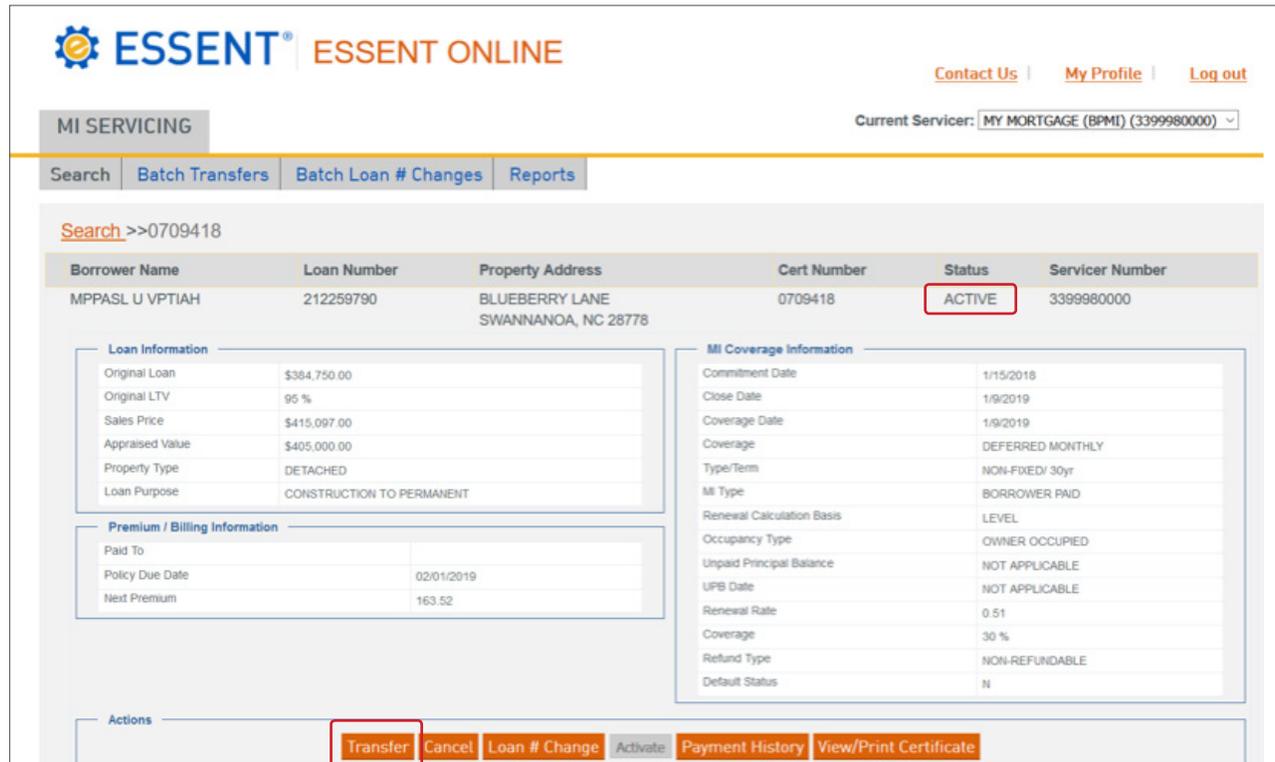
Actions

[Transfer](#) | [Cancel](#) | [Loan # Change](#) | [Activate](#) | [Payment History](#) | [View/Print Certificate](#)

Please note that any other type of Commitment requires premium remittance in order to activate coverage. Provide the Loan Closing Date, transfer information (if applicable) and attach your remittance. If you need a copy of the Commitment, you can download or print by clicking on the **View/Print Certificate** button. Our mailing address can be found by clicking on **Contact Us**. If you are remitting by ACH/Wire to activate you will need to email clientservices@essent.us notifying us to expect a wire, provide the Commitment number, closing date, and transfer information (If applicable).

5.0 Transfer

Once coverage is active, if the loan has been sold to a new investor and is ready to be transferred into their Essent servicer number, you can accomplish this by clicking on the **Transfer** button at the bottom of the screen and a pop-up box will appear.



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Current Servicer: MY MORTGAGE (BPMI) (3399980000)

MI SERVICING

Search | Batch Transfers | Batch Loan # Changes | Reports

Search >>0709418

Borrower Name	Loan Number	Property Address	Cert Number	Status	Servicer Number
MPPASL U VPTIAH	212259790	BLUEBERRY LANE SWANNANOVA, NC 28778	0709418	ACTIVE	3399980000

Loan Information

Original Loan	\$384,750.00
Original LTV	95 %
Sales Price	\$415,097.00
Appraised Value	\$405,000.00
Property Type	DETACHED
Loan Purpose	CONSTRUCTION TO PERMANENT

Premium / Billing Information

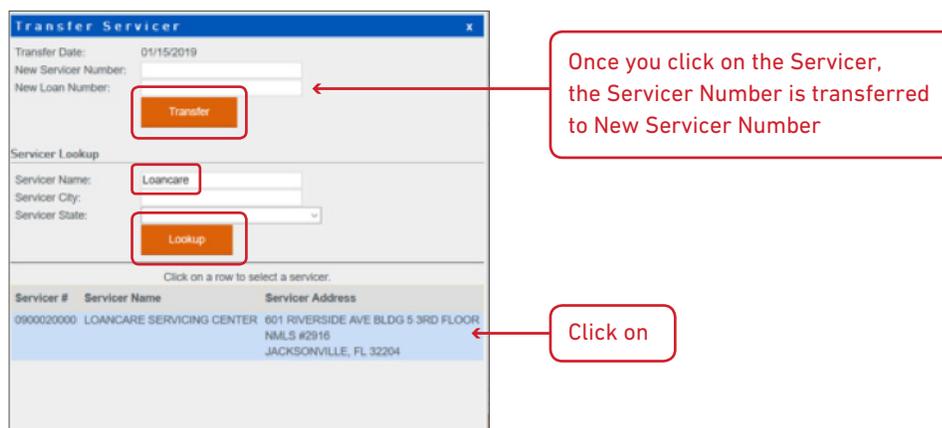
Paid To	
Policy Due Date	02/01/2019
Next Premium	163.52

MI Coverage Information

Commitment Date	1/15/2018
Close Date	1/9/2019
Coverage Date	1/9/2019
Coverage	DEFERRED MONTHLY
Type/Term	NON-FIXED/ 30yr
Mi Type	BORROWER PAID
Renewal Calculation Basis	LEVEL
Occupancy Type	OWNER OCCUPIED
Unpaid Principal Balance	NOT APPLICABLE
UPB Date	NOT APPLICABLE
Renewal Rate	0.51
Coverage	30 %
Refund Type	NON-REFUNDABLE
Default Status	N

Actions: **Transfer** | Cancel | Loan # Change | Activate | Payment History | View/Print Certificate

Complete the pop-up box. If you do not know the Essent servicer number, enter the name in the Servicer **Lookup** field. Only enter a portion of the servicer's name and refrain from using address fields unless you are unable to retrieve by the name. The information you enter must match our records, which will sometimes vary. If you have a successful match click on the row and the Servicer information will transfer to the **New Servicer Number** field. You can enter the new loan number if you have it. Click the **Transfer** button.



Transfer Servicer

Transfer Date: 01/15/2019

New Servicer Number:

New Loan Number:

Transfer

Servicer Lookup

Servicer Name:

Servicer City:

Servicer State:

Lookup

Click on a row to select a servicer.

Servicer #	Servicer Name	Servicer Address
0900020000	LOANCARE SERVICING CENTER	601 RIVERSIDE AVE BLDG 5 3RD FLOOR NMLS #2916 JACKSONVILLE, FL 32204

Once you click on the Servicer, the Servicer Number is transferred to New Servicer Number

Click on

The message box below will appear at the top of the screen confirming that your transfer is complete. You will no longer be able to view this Certificate.

i Transferred certificate 0709418 from 3399980000(MY MORTGAGE (BPMI)) to 0900020000(LOANCARE SERVICING CENTER)


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MI SERVICING
Current Servicer: MY MORTGAGE (BPMI) (3399980000)

Search
Batch Transfers
Batch Loan # Changes
Reports

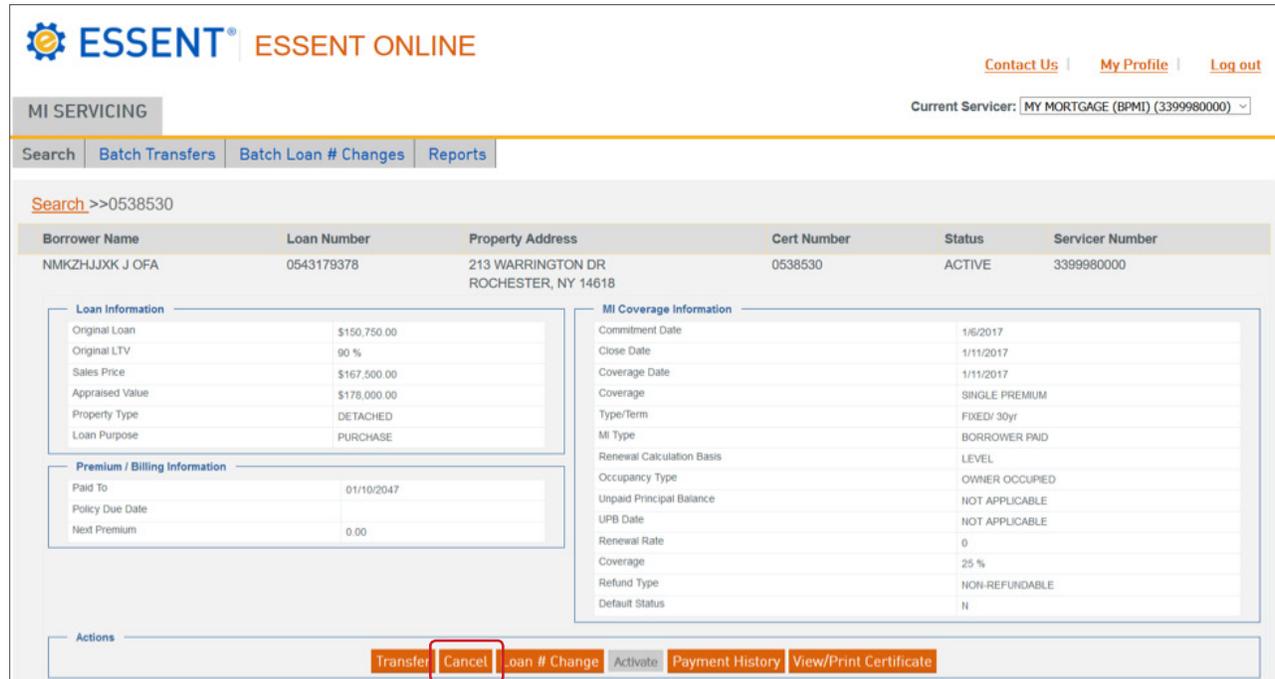
Search >>

Borrower Name	Loan Number	Property Address	Cert Number	Status	Servicer Number
(This certificate has been transferred to another servicer. There were no other certificates in your search results.)					

6.0 Cancellation

You may cancel a Commitment/Certificate through our website, however you cannot backdate your cancellation more than 60 days. If the cancellation date is more than 60 days from the current date, you will need to contact Client Services.

Click the **Cancel** button at the bottom of the screen.



ESSENT ESSENT ONLINE

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MI SERVICING Current Servicer: MY MORTGAGE (BPMI) (3399980000) ▾

Search | Batch Transfers | Batch Loan # Changes | Reports

Search >>0538530

Borrower Name	Loan Number	Property Address	Cert Number	Status	Servicer Number
NMKZHJJK J OFA	0543179378	213 WARRINGTON DR ROCHESTER, NY 14618	0538530	ACTIVE	3399980000

Loan Information

Original Loan	\$150,750.00
Original LTV	90 %
Sales Price	\$167,500.00
Appraised Value	\$178,000.00
Property Type	DETACHED
Loan Purpose	PURCHASE

Premium / Billing Information

Paid To	01/10/2047
Policy Due Date	
Next Premium	0.00

MI Coverage Information

Commitment Date	1/6/2017
Close Date	1/11/2017
Coverage Date	1/11/2017
Coverage	SINGLE PREMIUM
Type/Term	FIXED/ 30yr
MI Type	BORROWER PAID
Renewal Calculation Basis	LEVEL
Occupancy Type	OWNER OCCUPIED
Unpaid Principal Balance	NOT APPLICABLE
UPB Date	NOT APPLICABLE
Renewal Rate	0
Coverage	25 %
Refund Type	NON-REFUNDABLE
Default Status	N

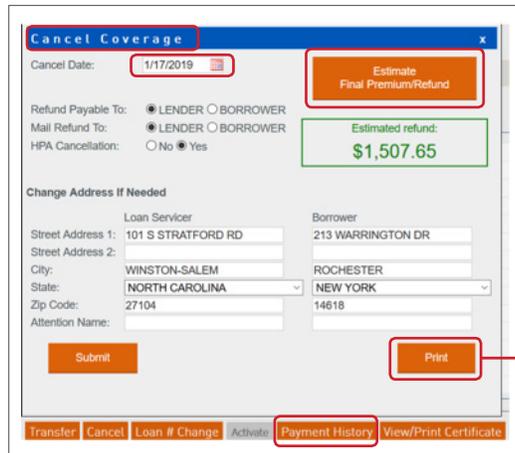
Actions

Transfer **Cancel** Loan # Change Activate Payment History View/Print Certificate

The Cancel Coverage box will appear with the current date pre-populated. You can change the Cancel Date by clicking on the calendar to backdate within the sixty-day limit.

You can click on the **Estimate Final Premium/Refund** button to see if you will receive a refund or if premium is due based on the cancel date. If you have recently submitted a payment, you can click on the **Payment History** button to confirm receipt. You will need to consider this if you used the **Estimate Final Premium/Refund** tool.

If you need a copy of the estimator screen, click the **Print** button to capture only this portion of the screen. Results shown on the next page.



Cancel Coverage

Cancel Date: 1/17/2019

Estimate Final Premium/Refund

Refund Payable To: LENDER BORROWER
 Mail Refund To: LENDER BORROWER
 HPA Cancellation: No Yes

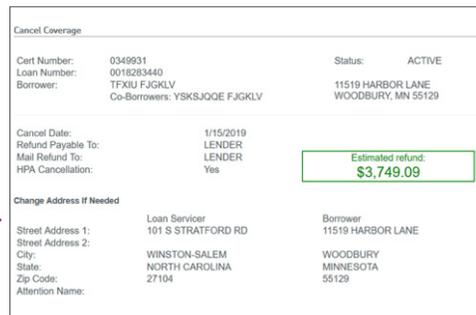
Estimated refund: \$1,507.65

Change Address If Needed

Loan Servicer	Borrower
Street Address 1: 101 S STRATFORD RD	213 WARRINGTON DR
Street Address 2:	
City: WINSTON-SALEM	ROCHESTER
State: NORTH CAROLINA	NEW YORK
Zip Code: 27104	14618
Attention Name:	

Submit **Print**

Transfer Cancel Loan # Change Activate **Payment History** View/Print Certificate



Cancel Coverage

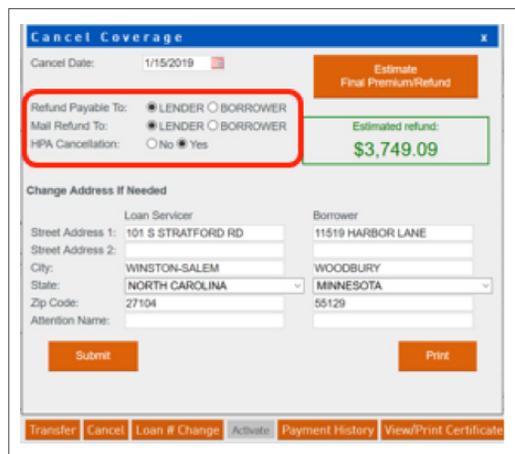
Cart Number: 0349931 Status: ACTIVE
 Loan Number: 0018283440
 Borrower: TFXIU FJGKLV Co-Borrowers: YSKSJQOE FJGKLV 11519 HARBOR LANE WOODBURY, MN 55129

Cancel Date: 1/15/2019
 Refund Payable To: LENDER
 Mail Refund To: LENDER
 HPA Cancellation: Yes

Estimated refund: \$3,749.09

Change Address If Needed

Loan Servicer	Borrower
Street Address 1: 101 S STRATFORD RD	11519 HARBOR LANE
Street Address 2:	
City: WINSTON-SALEM	WOODBURY
State: NORTH CAROLINA	MINNESOTA
Zip Code: 27104	55129
Attention Name:	



Cancel Coverage

Cancel Date: 1/15/2019

Estimate Final Premium/Refund

Refund Payable To: LENDER BORROWER
 Mail Refund To: LENDER BORROWER
 HPA Cancellation: No Yes

Estimated refund: \$3,749.09

Change Address If Needed

Loan Servicer	Borrower
Street Address 1: 101 S STRATFORD RD	11519 HARBOR LANE
Street Address 2:	
City: WINSTON-SALEM	WOODBURY
State: NORTH CAROLINA	MINNESOTA
Zip Code: 27104	55129
Attention Name:	

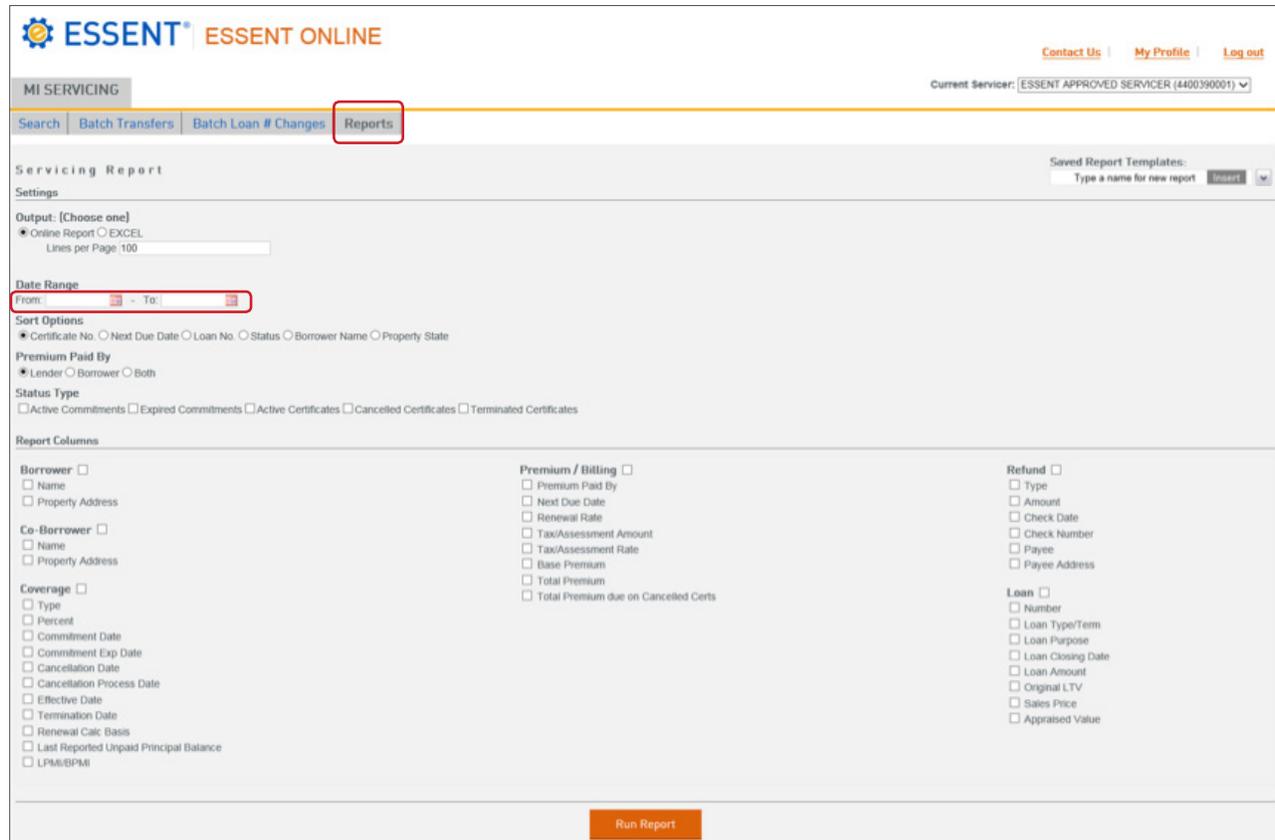
Submit **Print**

Transfer Cancel Loan # Change Activate **Payment History** View/Print Certificate

You can also request the refund (if applicable), payable to you as the lender or the borrower. If the Certificate is a Lender Paid policy, you can only select **Lender** as the payee. You will need to indicate if the reason for cancellation is due to HPA (Homeowner's Protection Act). Please refer to your applicable guidelines regarding HPA cancellation. You can also change the address of the borrower if different from the insured property address.

7.0 Reports

You have the capability to run various reports to help manage your portfolio by clicking on the **Reports** tab. Complete each section to customize your report. It is advisable to leave the Date Range field blank so that your report will include all Certificates in your portfolio. An example of a way to use this field is a Cancellation report to show only Certificates cancelled in a specific period January 1 through March 31st.



ESSENT ONLINE

MI SERVICING

Current Servicer: ESSENT APPROVED SERVICER (4400390001)

Search | Batch Transfers | Batch Loan # Changes | **Reports**

Servicing Report

Saved Report Templates: Type a name for new report

Settings

Output: (Choose one)
 Online Report EXCEL
 Lines per Page: 100

Date Range
 From: - To:

Sort Options
 Certificate No. Next Due Date Loan No. Status Borrower Name Property State

Premium Paid By
 Lender Borrower Both

Status Type
 Active Commitments Expired Commitments Active Certificates Cancelled Certificates Terminated Certificates

Report Columns

<input type="checkbox"/> Borrower	<input type="checkbox"/> Premium / Billing	<input type="checkbox"/> Refund
<input type="checkbox"/> Name	<input type="checkbox"/> Premium Paid By	<input type="checkbox"/> Type
<input type="checkbox"/> Property Address	<input type="checkbox"/> Next Due Date	<input type="checkbox"/> Amount
	<input type="checkbox"/> Renewal Rate	<input type="checkbox"/> Check Date
<input type="checkbox"/> Co-Borrower	<input type="checkbox"/> Tax/Assessment Amount	<input type="checkbox"/> Check Number
<input type="checkbox"/> Name	<input type="checkbox"/> Tax/Assessment Rate	<input type="checkbox"/> Payee
<input type="checkbox"/> Property Address	<input type="checkbox"/> Base Premium	<input type="checkbox"/> Payee Address
<input type="checkbox"/> Coverage	<input type="checkbox"/> Total Premium	<input type="checkbox"/> Loan
<input type="checkbox"/> Type	<input type="checkbox"/> Total Premium due on Cancelled Certs	<input type="checkbox"/> Number
<input type="checkbox"/> Percent		<input type="checkbox"/> Loan Type/Term
<input type="checkbox"/> Commitment Date		<input type="checkbox"/> Loan Purpose
<input type="checkbox"/> Commitment Exp Date		<input type="checkbox"/> Loan Closing Date
<input type="checkbox"/> Cancellation Date		<input type="checkbox"/> Loan Amount
<input type="checkbox"/> Cancellation Process Date		<input type="checkbox"/> Original LTV
<input type="checkbox"/> Effective Date		<input type="checkbox"/> Sales Price
<input type="checkbox"/> Termination Date		<input type="checkbox"/> Appraised Value
<input type="checkbox"/> Renewal Calc Basis		
<input type="checkbox"/> Last Reported Unpaid Principal Balance		
<input type="checkbox"/> LPM/SPM		

If you would like to save the template for future reports, you can do this by entering your report name under **Saved Report Templates** and click on **Insert**. The **Report Columns** you selected will save. The next time you need to run the report, you can just click on the drop down and select the report. You can add or delete a column and the template will automatically update.



ESSENT ONLINE

MI SERVICING

Current Servicer: ESSENT APPROVED SERVICER (4400390001)

Search | Batch Transfers | Batch Loan # Changes | Reports

Servicing Report

Saved Report Templates: Type a name for new report



Below is a description of each section of the Reports tab.

- **Output**
We suggest using Excel, however you do need to remember that our Commitment/Certificates are 7 digits, so you may need to add preceding zeroes.
- **Date Range**
Unless you are running a report to capture information for a particular period of time, it is best to leave this area blank. A Cancellation report showing data for the 1st – 31st is an example of a report where you would need to enter dates.
- **Sort Options**
You can select the report to sort by the column that would be most advantageous to you.
- **Premium Paid By**
You can run individual reports for LPMI and BPMI or you can combine the two by clicking on **Both**.
- **Status Type**
Depending on the type of information you need you can click on one or as many of these choices as needed.
- **Report Columns**
This area will customize your report and give you the exact information you are looking for. You can select all columns by clicking on the box next to the coverage heading, or you can click on individual boxes to get specific columns.

This concludes the procedures for Essent's Servicing Online website. Should you have questions or need assistance, please contact clientservices@essent.us or call us 877-569-6547. Website demonstrations are available upon request.