ESSENT USER TIP SHEET

Type to filter

Forms & Docs Services

Order MI

Status & Tracking

Actions

D+H MortgagebotLOS™

Non-Delegated MI Submission

Go to Services, click on Order MI.

Loan Info

<u>The Loan Level Indicative Credit</u> <u>Score</u> will populate if you have ordered credit through Mortgagebot.

Note: If you order credit outside of Mortgagebot, please use the lower of two or middle of three repositories to determine each borrower's representative score; and enter the lowest representative score across all borrowers.

<u>Automated Underwriting</u> <u>Recommendation:</u> If you request

a DU or LP recommendation within

Mortgagebot, the last GSE (DU/LP) result will display.

Note: If DU/LP requests are submitted outside of Mortgagebot, select the appropriate recommendation from the dropdown.

Vendor Submission

<u>MI Company</u>: Select **Essent Guaranty.** [If Essent does not appear as an option, please contact your Company administrator.]

Request Type: Select Non-Delegated.

Request Info

The data shown reflects the most frequently used MI options. Please select the appropriate **Plan Type** for your request. For Percentage of Coverage click the "i" icon to view the standard GSE requirements based on LTV and Term. Select **With First Payment** in First Month Premium Collection field for Deferred Monthly Premium Plan. Click on the **Submit** button.

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Order MI				
Loan Info				
Product Type Conforming 30 Year Fixed New	LTV 85.000%	Loan Amount \$85,000	Appraised Value \$105,000	
Loan Level Indicative Credit Score		Automated Underw	riting Recommendation	
746		N/A		•
Premium Paid By				
Borrower	•			
Relocation Loan				
No	•			
Vendor Submission				
MI Compony		Contiñacto blumbo		
MI Company		Certificate Numbe	er (for subsequent subm	issior
MI Company Essent Guaranty	2	Certificate Numbe	er (for subsequent subm	issior
MI Company Essent Guaranty Request Type Non-Delegated		Certificate Numbe	er (for subsequent subm ogram Number	issior
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MI Company Essent Guaranty Request Type Non-Delegated Request Info	3	Certificate Numbe	er (for subsequent subm ogram Number	issior
MI Company Essent Guaranty Request Type Non-Delegated Request Info Plan Type	3	Certificate Numbe	er (for subsequent submi ogram Number on	issior
MI Company Essent Guaranty Request Type Non-Delegated Request Info Plan Type Monthly	3	Certificate Numbe 0180707 ing/Pr	er (for subsequent subm ogram Number on	issior
MI Company Essent Guaranty Request Type Non-Delegated Request Info Plan Type Monthly Refundability	3	Certificate Numbe	er (for subsequent submi ogram Number on	issior
MI Company Essent Guaranty Request Type Non-Delegated Plan Type Monthly Refundability Not Refundable	3	Certificate Numbe	er (for subsequent submi ogram Number on	issior
MI Company Essent Guaranty Request Type Non-Delegated Request Info Plan Type Monthly Refundability Not Refundable Percentage of Coverage	3	Certificate Numbe	er (for subsequent subm ogram Number on	issior

谷	Loan Pipeline	2000019410 - Bogus		
Type t	o filter	Order MI		
Forms	& Docs	A non-delegated order response was suspended from Essent Guaranty, Inc. at 7:55 PM EST on 07/23/2014. The system will be updated when a response is received. You may also choose to query for a result by clicking here.		
Servic	es	Comments:		
Or	der MI	 Thank you for your mortgage insurance request. Your request has been received by Underwriting. If you have not submitted your loan documentation to Underwriting, please do so in order for your file to be processed. To 		
Status	& Tracking	upload your loan documents, please go to Essent Online MiDocs a https://essentonlinetest.essent.us/midocs.)r you have already submitted your documentation to Essent for this request, an Essent Underwriter will contact		
Actions		you shortly, or contact the Essent Underwriting team at 877-330-3535 or by email at underwriting@essent.us for assistance.		

The Order MI screen will let you know that your submission has suspended [note the clock icon] and instruct you to upload your documents via Essent's MiDocs system. Click the link provided to go directly to the MiDocs Login screen.

Note: You will need your **Essent Certificate Number**, which will populate the Certificate Number field in the Vendor Submission section of the Order MI screen as well as your **Loan Number**.

If you do not have a MiDocs User Login ID and Password, please contact EssentCONNECT at essentconnect@essent.us.

Mortgage insurance provided by Essent Guaranty, Inc.

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Once you are in MiDocs, it's easy to send your loan documents to Essent.

1. Enter the Essent Certificate Number.

2. Enter your Loan Number. Please check data entry of Lender Loan Number and Certificate Number. This combination is not found in our system. Please contact Customer Support at 855.282.1483 or essentonlinehelp@essent.us with any questions.

 Click on "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 Button at the bottom of the screen will change from gray to blue. If you need to remove a file from the list, click on the the time time time to the time time. 		cument(s)". Depending on your system, you g and Drop files from your computer to the se Control-Click to capture multiple files at each of your files is at 100%, the Submit m of the screen will change from gray to ve a file from the list, click on the to the	Upload Documents for Underwriting:		
4.	Enter any comment about the files or th	ts or notes for Essent's underwriting Team le loan.	Filename Status Size Remove		
5.	. Click on Submit . If your software allows, you will be able to watch the progress as your files are transmitted to Essent. The following documents have been successfully uploaded: Document: Credit Package-Loan# 56789.pdf was uploaded.				
		Document: Appraisal-Loan # 66789.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	O% Ob Enter Comments/Notes for Underwriting: S Submit to Underwriting		
		If you have completed your document upload, please return to the Document screen by clicking below. Upload Documents for Another Loan	When your upload is complete, you will receive this message. If you have more files to upload, click Go Back . If you have uploaded all of your documents, click Upload Documents for Another Loan .		

Important: If your loan data changes after your initial submission, upload your revised documents and notify Essent's Underwriting team at underwriting@essent.us.

Loan Pipeline 2000019410 - Bogus A 🔊 Order MI Type to filter A non-delegated order response was received from Essent Guaranty, Inc. at 8:14 PM EST on 07/23/2014. Forms & Docs Credit Score 746 Result Approved Plan Type Monthly/Nonrefundal Services Cert # 0180707 Relocation No Paid By Borrower Order MI Exp. Date 11/23/2014 U/W Rec. N/A 1st Premium With First Payment Status & Tracking LTV Range 80.01% to 85.00% Product Conforming 30 Year Renewal Constant Fixed Nev Actions Term Premium % Premium \$ Total 1st Renewal Premium for 120 months 0.3900% \$27.63 \$27.63 2nd Renewal Premium for 240 months 0.2000% \$14.17 \$14.17

An Essent Underwriter will contact you when your submission is approved, and the icon next to Order MI will change from a "clock" to a "view" icon. Click on the "view" icon, or click on View Response to see your Essent Commitment and Certificate.

The Loan Estimate option Forms & Docs

will display in the left navigation panel under Forms & Docs.		Borrower Summary		
Loan Estimate				
Loan Estimate	Fees			
Creditor		Loan ID		
American Bank Institution		060423		
Total Interest Percent (TIP)		0.0000% On	ly calculate	
Mortgage Insurance				

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At the bottom of the Loan Estimate (LE), there is an option for Mortgage Insurance. Checking the box will open the Mortgage Insurance screen.

The MI value will display in the Escrow section of the LE and flow to the Proposed Payment on the 1003.

We are here to assist you and answer your questions from Monday - Friday from 8:00 AM to 8:00 PM Eastern time. Contact the EssentCONNECT Team at essentconnect@essent.us or 855-282-1483 for assistance with MortgagebotLOS. Contact our Underwriting team at underwriting@essent.us or 877-331-8311 for rates, guidelines, loan status, scenarios or turn-times.

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