

ESSENT USER TIP SHEET

D+H MortgagebotLOS™

Non-Delegated MI Submission

Go to Services, click on Order MI.

Loan Info

The [Loan Level Indicative Credit Score](#) 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.

Automated Underwriting

Recommendation: 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.

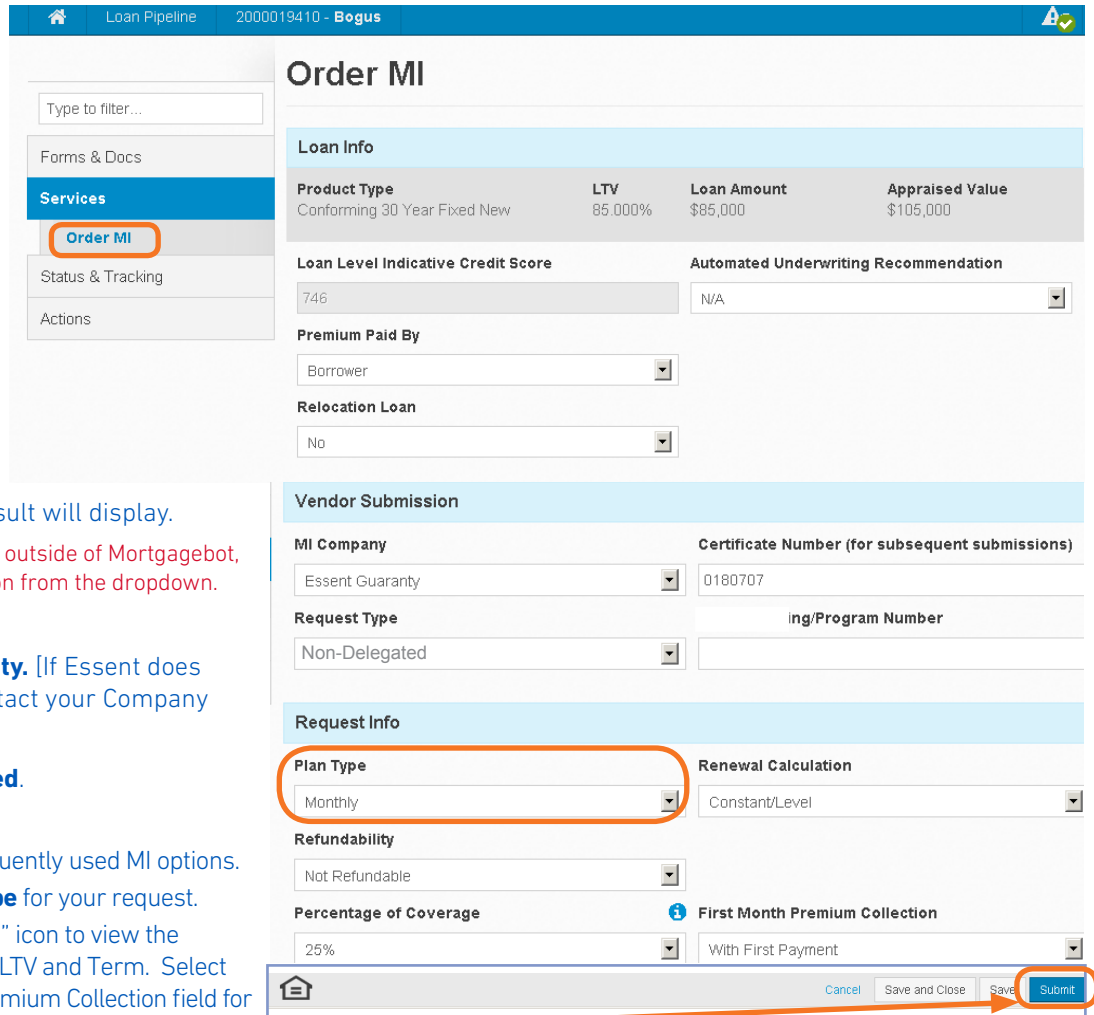
Vendor Submission

MI Company: 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.



Loan Pipeline 2000019410 - Bogus

Type to filter...

Forms & Docs

Services

Order MI

Status & Tracking

Actions

Order MI

Loan Info

Product Type	LTV	Loan Amount	Appraised Value
Conforming 30 Year Fixed New	85.000%	\$85,000	\$105,000

Loan Level Indicative Credit Score 746

Automated Underwriting Recommendation N/A

Premium Paid By Borrower

Relocation Loan No

Vendor Submission

MI Company Essent Guaranty

Certificate Number (for subsequent submissions) 0180707

Request Type Non-Delegated

Request Info

Plan Type Monthly

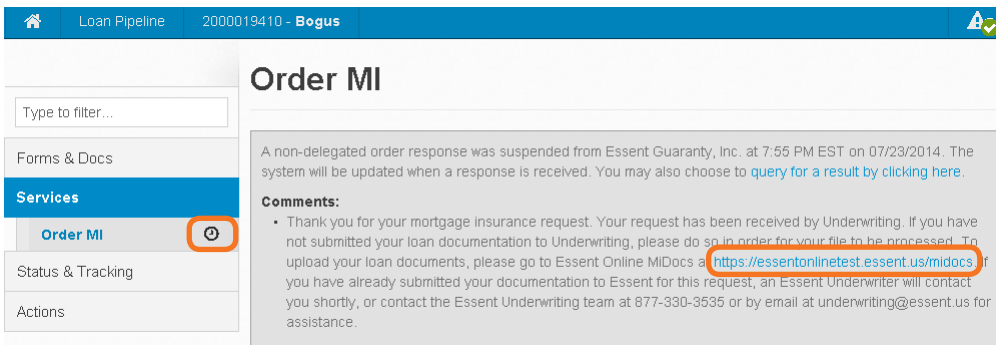
Renewal Calculation Constant/Level

Refundability Not Refundable

Percentage of Coverage 25%

First Month Premium Collection With First Payment

Cancel Save and Close Save **Submit**



Loan Pipeline 2000019410 - Bogus

Type to filter...

Forms & Docs

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Order MI

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Actions

Order MI

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](#).

Comments:

- 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 upload your loan documents, please go to Essent Online MiDocs at <https://essentonlineitest.essent.us/midocs>. If you have already submitted your documentation to Essent for this request, an Essent Underwriter will contact 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.

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.

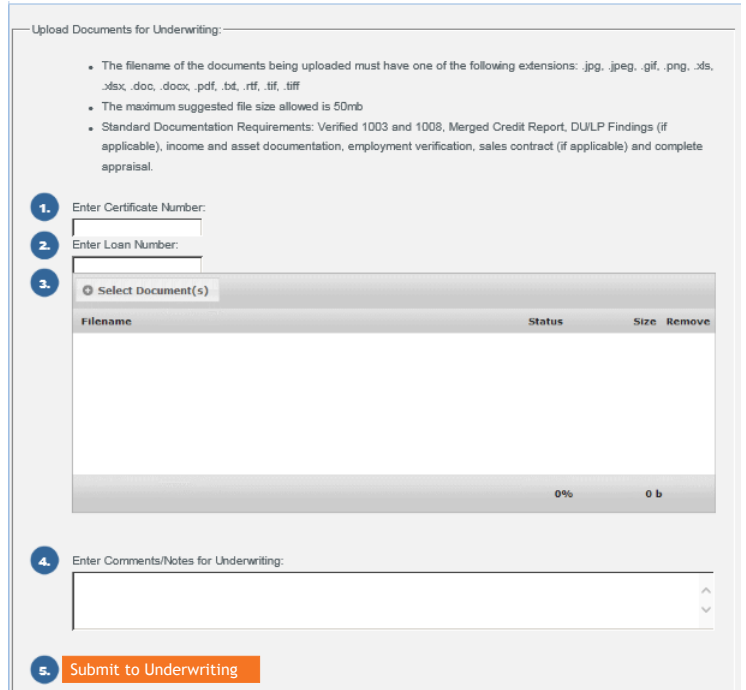
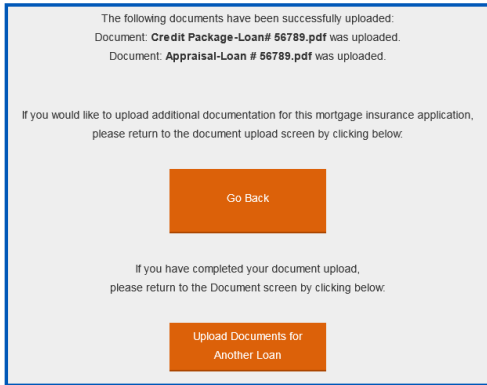
Please check data entry of Lender Loan Number and Certificate Number. This combination is not found in our system. Please contact Customer Support at 855.282.1483 or essentonlinehelp@essent.us with any questions.

3. 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.

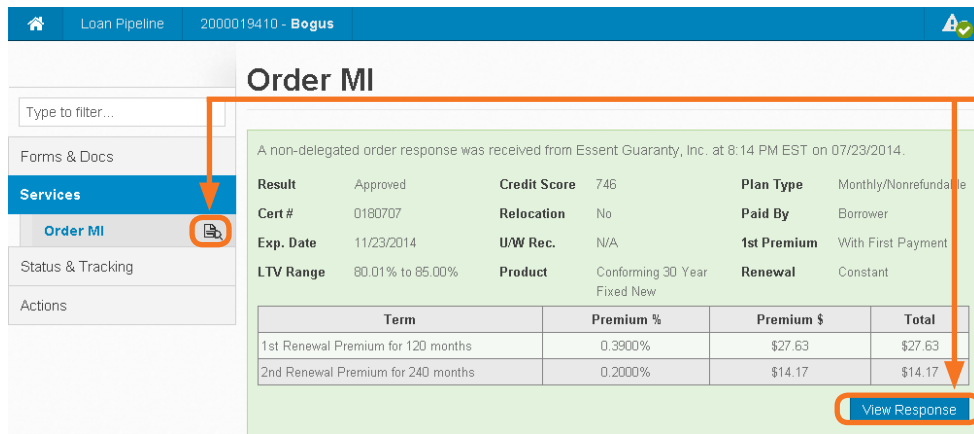
If you need to remove a file from the list, click on the  to the right of the file size.

4. Enter any comments or notes for Essent's underwriting Team about the files or the loan.
5. Click on **Submit**. If your software allows, you will be able to watch the progress as your files are transmitted to Essent.



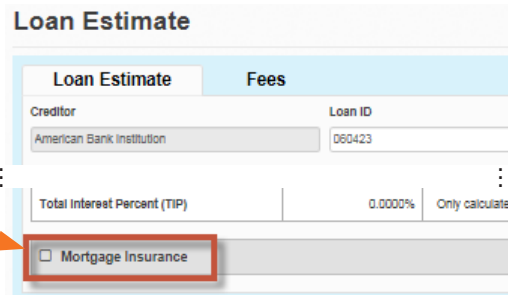
When your upload is complete, you will receive this message. If you have more files to upload, click **Go Back**. If you have uploaded all of your documents, click **Upload Documents for Another Loan**.

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



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 will display in the left navigation panel under Forms & Docs.



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.

Mortgage insurance provided by Essent Guaranty, Inc.