ESSENT USER TIP SHEET

ELLIE MAE'S ENCOMPASS®

Delegated MI Submission

Add Essent to Your Providers List

From Encompass, go to **Pipeline** and select loan.

Under the Services tab on the left, click on Order Mortgage Insurance, or from Services drop-down on the top Menu Ribbon, select Mortgage Insurance.



Encompass View Loan Forms Verifs Tools Services Help Credit Report Pipeline Loan Trades Contacts Das Home Lenders Borrowers John Q and Mary Homeowner Product and Pricing Underwriting 🙆 175 13th Street 1st Loar 000/ Washington, DC 20013 Loa Appraisal 615/3 Flood Certification Alerts & Messages Borro Log Title & Closing eConsent Not Yet Received 04/26/18 Chann Doc Preparation Send Initial Disclosures 05/01/18 Currer MERS AVM Borro Mortgage Insurance Borro raug/Augit Туре Mortgage Signing First N Tax Services HMDA Man

🕸 ESSENT

Your **My Providers** list will appear.

If Essent is not already listed on your My Providers Tab:

- 1. Switch to All Providers tab
- 2. Highlight Essent Guaranty, Inc.
- 3. Click on Add to My List
- 4. Click on Submit to order Rate Quote

Once Essent Guaranty, Inc. is added to My Providers, it will remain there as a default MI provider each time you log in.



Check Your Login Information



Note: If the login information fields are not already populated, contact your Encompass Super Admin.

Continue to page 2 for tips on ordering a **Delegated MI Certificate**.

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Mortgage Insurance provided by Essent Guaranty, Inc.

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Submit an Essent Delegated MI Order

Take advantage of the rate protection the EssentEdge 90-day guarantee provides by ensuring that the relevant Quote ID appears in the Rate Quote field, by selecting it from the dropdown, or keying it in.

Order Check Status/View Result Docum	ient Upload History	(*) Required field
Request Type: Order Delegated MI	← Rate Quote 1234567	•
Mortgage Insurance Information	Additional Loan Information	
Premium Pmt Plan: Monthly	 Special Program ID (if application) Special Program ID (if application) 	ablej:
V Deferred	Special Pficing:	Releastion Lean
Premium Pmt Type: Borrower Paid	 State Housing Agency Deduced Decomposite To 	
MI Coverage %: 16		pe. None
Befundable?	Originator Information	
NotHerundable	Originator Channel Type:	Lender/Retail 🔹
Renewal Type: Level	Third Party Company Name:	
Split Premium Upfront Rate:	 Third Party Company City: 	
All or part of the MI premium will be finance	d Third Party Company State:	
-Select checkbox to indicate AUS result		
LP ID: Cre	dit Risk Class: 📃 👻 Purchas	se Eligibility:
🔽 DU Case ID: Red	commendation: ApproveEligible 🔹	•

Or er Check	k Status/View Result	Doc ment Upload History			(*) Require	d field
Order No.	Order Date	Requested Service	Status		Status Date	
0618333	05-07-2018 04:24 P	M Delegated MI	Approv	ed	05-07-2018 04:2	25 PM
Direct Docume Essent Message Thanks for doin	ent Upload ? es: ng business with Essent!		Attachments: MIResponse (05-07-20	18 04:25 PM		MI
Go to Essent	MiDocs			Chec	View ck Status	Close
Fee Import			×	Monthly Ho	using Expenses	
Description First Renewal Rate First Renewal Durat Second Renewal R Second Renewal D	ion Months ale uration Months	Import Fe	Value 0.300000 120 0.20000 240 es Cancel	Rent First Mtg. [Other Fin.] Haz. Ins] RF Taxes] Mtg. Ins]	Present Propu- 650.00 2 1 30 2 2 95 2 2	osed 85 3 13 4
isent	imported run essfully	Esent - N	Thank you for your mortg Suspended. An EssentCO regarding your request, or by email at EssentCONNEG	age insurance re NECT team me contact EssentC T@essent.us fo	quest. Your request h mber will contact you ONNECT at 855.282.14 r assistance.	as been shortly 183 or OK

On the Order tab, select Order Delegated MI as the Request Type.

The following fields will default to the most frequently used values:Premium Pmt PlanMonthlyDeferred*CheckedPremium Pmt TypeBorrower PaidMI Coverage %**GSE or HFA Standard Coverage

MI Coverage %**	GSE or HFA Stand
Refundable?	Non-Refundable
Renewal Type	Level
Originator Channel Type	Lender/Retail

*When the Monthly Premium Pmt Plan is chosen, and the Deferred Check Box is checked, * no premium is due at closing.

**The MI Coverage % submitted on your initial request will remain on the Order screen for all subsequent requests. If Ioan data changes after your initial request, please click on the green icon to recalculate and apply the Standard Agency MI Requirements.

Select or Enter the $\ensuremath{\textbf{Rate}}$ $\ensuremath{\textbf{Quote}}$ ID you want to associate with your submission.

If ordering a Doctor/Professional Loan, enter the loan product code **DRPROG** into the Special Program ID field.

If ordering an HFA Loan, check the State Housing Agency checkbox. This box will be checked by default if a DU HFA or LPA HFA program is selected.

Click on the **Order** button.

When the system completes processing, your results will be returned in the **Check Status/View Result t**ab.

Essent Messaging will be stored in the Essent Messages window.

For Approved submissions, click on **View** or double click on the **MI Response** to bring up a PDF of **Essent's Commitment and Certificate of Insurance**. MI Responses can also be retrieved from the eFolder.

Click on **Import MI** to see the actual premium rate information on the **MI Fee Import** screen.

Click on **Import Fees.** A pop up will let you know that the MI fees have imported successfully. Click **OK**.

Note: MI Taxes will be included in the MI Premium Rate and MI Premium Payment when applicable.

To complete the Import MI process, go to the **1003**, **Page 2** and click the pencil icon beside Mtg. Ins. under Proposed Monthly Housing Expenses to view the **MIP/PMI/Guarantee Fee Calculations** screen and click **OK**. The fees will now be included on the relevant Encompass forms.

If your request is suspended, a pop-up will alert you. Click **OK**. Go to the **Check Status/View Result** tab. A member of the EssentCONNECT team will contact you to help resolve the issue that caused the

We are here to answer your questions Monday - Friday from 8:00AM to 8:00PM Eastern time. If you need assistance with Encompass, contact the EssentCONNECT team at essentcomments@essent.us or 855-282-1483. For rates, guidelines, loan status, scenarios or turn-times, contact our Underwriting team at underwriting@essent.us or 877-331-831.

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