

# GET ANSWERS TO YOUR MOST FREQUENTLY ASKED QUESTIONS!



## ESSENT'S ONLINE TOOLS

### HOW DO I REQUEST A USER SETUP FOR AN ESSENT ONLINE TOOL?

- Select "Sign In/Sign Up."
- Select "Need an account? Sign Up Now."
- Choose the desired tools based on your needs.
- Complete the information and select "Submit."
- EssentCONNECT will contact you with your user setup invitation.

### HOW DO I RESET MY PASSWORD?

- Select "Sign In/ Sign Up."
- Select "Forgot Password?"
- Complete the information to receive a password reset email.
- Follow the steps in the email upon receipt.

### DO I NEED A LOGIN ID AND PASSWORD TO GET A QUOTE THROUGH ESSENT'S ONLINE RATE FINDER?

A Login ID and Password are not required for our Rate Finder tool. You can simply complete a one-time registration using your company email address. Upon completion you will be able to access Rate Finder and obtain quotes.

### DO I NEED AN ID/PASSWORD FOR ESSENT ONLINE IF USING AN INTEGRATION?

If your integration allows you to quote MI, order MI and upload documents (non-delegated underwriting only), then no, you do not need credentials for Essent Online Tools. If you need any one of the above services and they are NOT available in your integration, please request a user setup for Essent Online (see FAQ #1 above).

### WHAT IF I RECEIVE A GUIDELINE MESSAGE THAT STATES THE SCENARIO DOES NOT MEET ESSENT'S MANUAL UNDERWRITING GUIDELINES?

If the loan DID receive either a Desktop Underwriter® Approve/Eligible or Loan Product Advisor® Accept/Eligible:

- Go to the MI Information Section/Tab.
- Select the recommendation in the dropdown for either Desktop Underwriter or Loan Product Advisor (Located on the right side of the screen).

- Enter the recommendation.
- Resubmit.

If the loan did NOT receive either a Desktop Underwriter Approve/Eligible or Loan Product Advisor Accept/Eligible, the guideline message is accurate.

### I AM RECEIVING A DUPLICATE LOAN MESSAGE IN ESSENT ONLINE MI ORDERING, BUT DO NOT SEE THE LOAN IN MY PIPELINE SCREEN. HOW DO I FIND THE LOAN?

- In the upper right hand corner of the Essent Online MI Ordering screen there is a field labeled "Search."
- Enter your loan number, borrower last name or Essent commitment number in the field and search for the loan.

## ENCOMPASS® STANDARD/CLASSIC AND TQL®

### WHAT IS MY ENCOMPASS USER ID/PASSWORD?

Your company's Encompass Super Administrator provides you with your Encompass User Id/Password. If your company is not already set up for Essent MI in Encompass, please ask your Encompass Super Administrator to contact EssentCONNECT at 855.288.1483 or [essentconnect@essent.us](mailto:essentconnect@essent.us).

### HOW DO I ASSOCIATE MY QUOTE TO MY DELEGATED ORDERS?

When you are ready to submit or resubmit an Essent Delegated order in Encompass, you will see the most recent Encompass-requested quote in the Quote ID field on the right side of your Essent screen in Encompass.

If you would like to enter a different Quote ID (requested via another system) or choose another Encompass-requested quote via the dropdown menu, you are welcome to do so! Simply update the Quote ID field.

### HOW DO I INDICATE IF I WANT TO FINANCE A BPMI SINGLE PREMIUM?

**For TQL:** Check the box on the RIGHT side of the Essent screen in Encompass that is labeled "Premium Financed."

**For Standard/Classic (EME):** Check the box on the LEFT side of the Essent screen in Encompass that is labeled "All or part of the MI premium will be financed."

Mortgage Insurance provided by Essent Guaranty, Inc.

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## HOW CAN I CONFIRM RECEIPT OF MY UPLOADED DOCUMENTS?

Once you complete the document upload, you should see a pop-up box that indicates the documents were successfully uploaded. If you do not receive the pop-up, you may need to perform the upload again via the following steps:

- First, uncheck the checkbox "Don't wait for upload."
- Attempt to send to Essent again.
- If you receive an SFTP message, please contact EssentCONNECT at 855.288.1483 or [essentconnect@essent.us](mailto:essentconnect@essent.us) to assist.

## WHAT IF I RECEIVE AN ESSENT GUIDELINE MESSAGE STATING THE SCENARIO DOES NOT MEET ESSENT'S MANUAL UNDERWRITING GUIDELINES?

If the loan DID receive either a Desktop Underwriter® Approve/Eligible or Loan Product Advisor® Accept/Eligible:

- Check the applicable AUS box at the bottom left hand side of the screen.
- Enter the recommendation.
- Resubmit.

If the loan did NOT receive either a Desktop Underwriter Approve/Eligible or Loan Product Advisor Accept/Eligible, the guideline message is accurate.

## HOW DO I ENSURE THAT THE INDUSTRY STANDARD COVERAGE PERCENTAGE FOR MY LOAN SCENARIO IS DEFAULTED?

Select the green arrows beside the Coverage Percentage field prior to submitting your request.

## I SUBMITTED MY LOAN NON-DELEGATED. HOW DO I SWITCH IT TO DELEGATED?

For Encompass TQL:

- If you have not uploaded documents, you can select delegated and resubmit.
- If you have uploaded documents, please contact EssentCONNECT at 855.288.1483 or [essentconnect@essent.us](mailto:essentconnect@essent.us) to assist you with your request.

For all other integrations or Essent Online MI Ordering, please contact EssentCONNECT at 855.288.1483 or [essentconnect@essent.us](mailto:essentconnect@essent.us) to assist you with your request.

## Have a question or need assistance?

Our EssentCONNECT team is available Monday through Friday, 8 a.m. to 8 p.m. Eastern time. You can contact them at 855.288.1483 or [essentconnect@essent.us](mailto:essentconnect@essent.us).

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