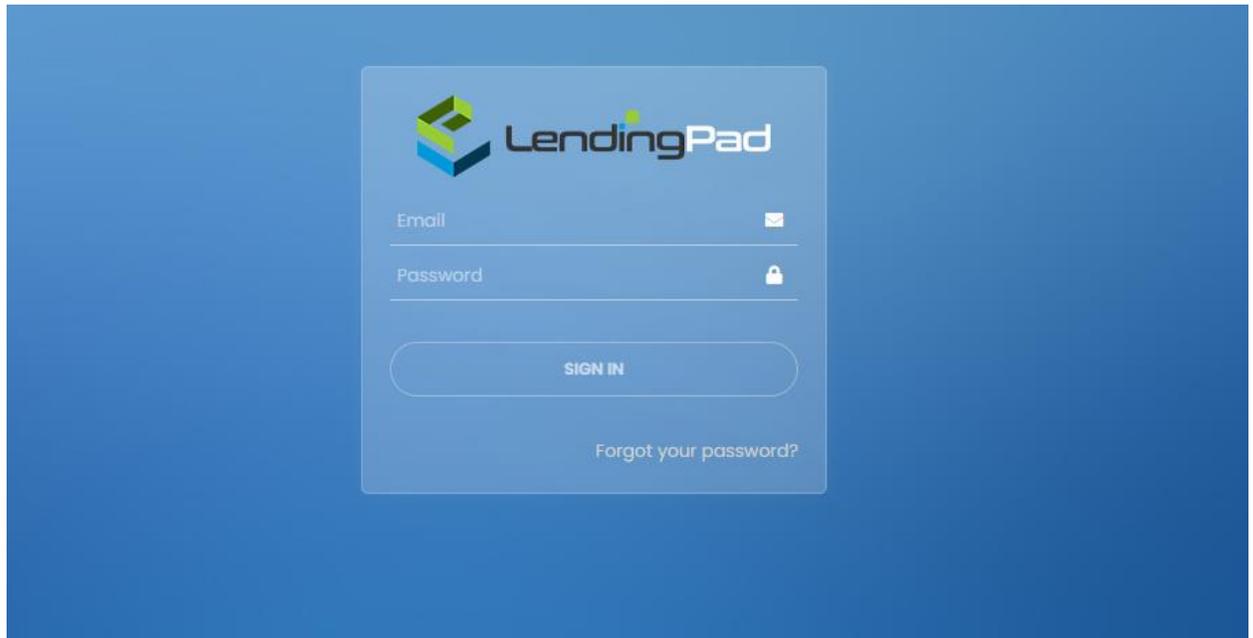
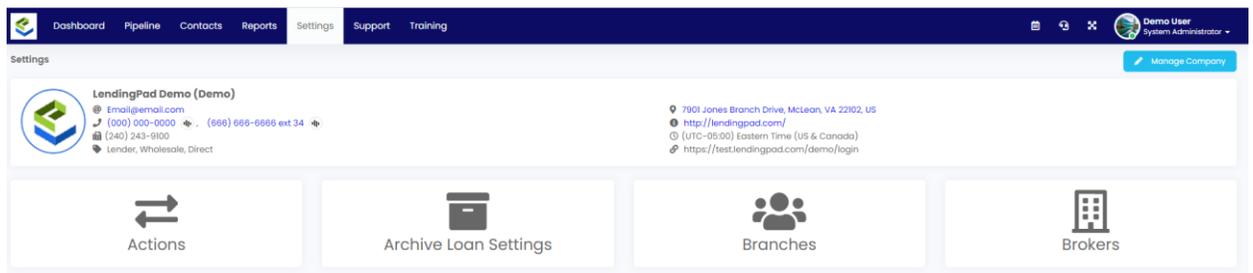


How to Setup Essent MI in LendingPad?

1. Login to [LendingPad](#) as System Administrator



2. Click on “Settings”



3. Click on “Actions”

	ID Verification inactive	Integration
	Master Policy	Email Or Fax
	MERS inactive	Integration
	Mortgage Insurance inactive	Integration
	Private Provider inactive	Integration

4. Click on pencil icon with "Mortgage Insurance" action

Settings | Actions | Manage Action - Mortgage Insurance

General Information | Contacts

<input type="checkbox"/>	Arch Mortgage Insurance
<input type="checkbox"/>	Enact MI
<input type="checkbox"/>	Essent Mortgage Insurance
<input type="checkbox"/>	MGIC
<input type="checkbox"/>	National Mortgage Insurance
<input type="checkbox"/>	Radian Mortgage Insurance

5. Select "Essent Mortgage Insurance" under "Contacts" section and input the Username, Password, and Code (**Master Policy Number**), click on "Save Changes" then go back and click on "Activate Action"

Settings | Actions | Manage Action - Mortgage Insurance

Save Changes | Activate Action | Back To Actions

General Information | Contacts

<input type="checkbox"/>	Arch Mortgage Insurance	
<input type="checkbox"/>	Enact MI	
<input checked="" type="checkbox"/>	Essent Mortgage Insurance	Username:
		Password:
		Code:

How to run Essent MI Action in LendingPad?

1. Click on "Pipeline"

The screenshot shows the 'Pipeline' view in LendingPad. The top navigation bar includes 'Dashboard', 'Pipeline', 'Contacts', 'Reports', 'Settings', 'Support', and 'Training'. Below the navigation, the 'Pipeline' section displays a list of loan prospects. Two prospects are visible:

Loan Number	Status	Case Name	Address	Purpose	Amount	Note Rate
#303752	Prospect	Essent Case13	123 Main Street Elkhorn City, KY 41522 Pike	Purpose: Construction Permanent Occupancy: Second Home Loan Type: Conventional Credit Score: 709	Amount: \$90,000.00 Program: Arc Conv 30Y Fix LTV / CLTV: 90.00 / 90.00 DTI: 0.00 / 41.37	Note Rate: 3.000%
#303751	Prospect	Essent Case12	123 Pike Street Pikeville, KY 41501 Pike	Purpose: Construction Occupancy: Primary Residence Loan Type: Conventional Credit Score: 720	Amount: \$95,000.00 Program: Year 7 Balloon , 30Y Fix LTV / CLTV: 95.00 / 95.00 DTI: 22.00 / 22.00	Note Rate: 3.000%

2. Click on "Loan Number" to go into the loan

The screenshot shows the 'Manage Loan #303752 / Essent Case13' view. The left sidebar contains loan details:

- Branch: Internet
- Status: Prospect
- Purpose: Construction Permanent
- Occupancy: Second Home
- Subject Property: 123 Main Street, Elkhorn City, KY 41522, Pike
- Loan Type: Conventional
- Program: Arc Conv 30Y Fix
- Total LA: \$90,000.00
- COC Flag: No
- Note Rate: 3.000%

The main content area has a navigation bar with tabs: Overview, Loan Application, Additional, Actions, Disclosure, Secondary, Funding, Post Closing, Audit. Below this, there are sections for 'Borrowers' (Essent Case13, SSN: ***-**-6757), 'Terms and Mortgage' (Purpose: Construction Permanent, AUS Type: -, Occupancy: Second Home, Cash-out Amount: -), 'Subject Property' (Address: 123 Main Street, Elkhorn City, KY 41522, Pike, Property Type: Detached), and 'Details of Transaction' (a. Purchase Price: \$100,000, b. Alterations: -, c. Land: -, d. Refinance: -, e. Estimated Prepaid Items: \$0.00, f. Estimate Closing Cost: \$5,637.0).

3. Click on "Actions"

The screenshot shows the 'Manage Loan #303737 / Essent Case13' view. The left sidebar contains loan details:

- Branch: Internet
- Status: Prospect
- Purpose: Purchase
- Occupancy: Primary Residence
- Subject Property: 1685 Black House Road, Warsaw, NY 14569, Wyoming
- Loan Type: Conventional
- Program: Arc Conv 30Y Fix
- Total LA: \$300,000.00
- COC Flag: No
- Note Rate: 3.375%
- Qualify Expense: \$1,326.29
- Credit Score: 800
- LTV / CLTV / HCLTV: 100.00 / 100.00 / 100.00

The main content area has a navigation bar with tabs: Overview, Loan Application, Additional, Actions, Disclosure, Secondary, Funding, Post Closing, Audit. The 'Actions' tab is selected, showing 'System Actions' and 'Other Actions'.

System Actions:

- Send Credit Report
- Send Asset Verification
- Send ID Verification
- Send Disclosure Document
- Send AUS
- Send Mortgage Insurance
- Send Title

Other Actions:

- Send
- Send
- Submit To Process
- Submit To Underw
- Schedule To Close
- Send to Lock Desk
- Request To Withdr

4. Click on "Send" with "Mortgage Insurance" action

Mortgage Insurance Request

Mortgage Insurance Detail Edit Mortgage Insurance Detail

Contact:	-	Premium At Closing:	Deferred
First Renewal Months:	-	Premium Rate Plan:	Level
First Renewal Payment:	-	Premium Payment:	Paid From Escrow
First Renewal Rate:	-	Premium Refundable:	Not Refundable
Second Renewal Months:	-	Premium Source:	Borrower
Second Renewal Payment:	-	Renewal Calculation:	Constant
Second Renewal Rate:	-	Source:	PMI
Coverage:	-	Premium Term Months:	-
Borrower Termination Date:	-	Scheduled Termination Date:	-
Certificate Identifier:	-	Scheduled Amortization Midpoint Date:	-
Duration:	Periodic Monthly	Next Payment Due Date:	-
LTV Cut Off:	Appraised Value	Cushion Months:	-
Cut Off:	-		
In Escrow:	<input type="checkbox"/>		

Request

Contact * **Essent Mortgage Insurance**

MI Service Type * **Rate Quote**

Send Request Cancel

5. Click on "Edit Mortgage Insurance Detail" and select "Predefined Plan" from the drop-down and click on "Use Plan Settings" to auto-populate the info or input the info manually and click on "Save Changes"

Initial Premium At Closing	Deferred	Premium Rate Plan	Level	Premium Source	Borrower
Premium Payment	Paid From Escrow	Premium Refundable	Not Refundable	Premium Term Months	0
Coverage	0.00%	Certificate Identifier	Certificate Identifier	First Renewal Rate	0.00%
First Renewal Months	0	First Renewal Payment	\$0.00	Second Renewal Rate	0.00%
Second Renewal Months	0	Second Renewal Payment	\$0.00	Scheduled Amortization Midpoint	MM/DD/YYYY
LTV Cut Off	Appraised Value	Source	PMI	Borrower Termination	MM/DD/YYYY
Cut Off	0.00%	Contact		Scheduled Termination	MM/DD/YYYY
Duration	Periodic Monthly	Renewal Calculation	Constant	Next Payment Due Date	MM/DD/YYYY
In Escrow	<input type="checkbox"/>	Cushion Months	0		

Predefined Plan Use Plan Settings

6. Select "Contact" and "MI Service Type" and click on "Send Request"

Borrower Termination Date:	-	Scheduled Termination Date:	-
Certificate Identifier:	-	Scheduled Amortization Midpoint Date:	-
Duration:	Periodic Monthly	Next Payment Due Date:	-
LTV Cut Off:	Appraised Value	Cushion Months:	-
Cut Off:	-		
In Escrow:	<input type="checkbox"/>		

Request

Contact * **Essent Mortgage Insurance**

MI Service Type * **Rate Quote**

Send Request

- MI Application
- Rate Quote**
- Rate Quote And Eligibility

Send Hazard Insurance Loan Officer Admin

7. Click on "View" with "Mortgage Insurance" action and expand to see the result

The screenshot shows a web interface with a list of actions and a detailed view of a mortgage insurance request.

Actions List:

- Send AUS
- Send Mortgage Insurance **Success** View
- Send Title
- Send Mortgage Insurance **Success** Hide

Request Details:

Request:

Contact:	Essent Mortgage Insurance
MI Service Type:	MI Application
MI Application Type:	Delegated
Coverage:	17.00%
Premium Source:	Borrower
Duration:	Periodic Monthly
Premium Refundable:	Not Refundable
Premium At Closing:	Deferred
Premium Rate Plan:	Level
Premium Payment:	Paid From Escrow
Renewal Calculation:	Constant

Response:

Decision:	Approved
Certificate Identifier:	* 1751376
Mi Annual Rate:	* 0.6666%
Document:	MortgageInsurance_Certificate_{current-datetime.file-name}.pdf

Response Code: 0

Description:

STATUS Code=0 Name=Approved Description=Approved. Thanks f or doing business with Essent! Condition=Completed

8. A pdf document will be returned with the response, and it will be automatically added to documents section under "MI Certificate" folder

System Actions

- Send Credit Report
- Send Asset Verification
- Send ID Verification
- Send Disclosure Document
- Send AUS
- Send Mortgage Insurance Success Hide

03/01/2022 2:51 PM EST Success

<p><i>Request:</i></p> <p>Contact: Essent Mortgage Insurance</p> <p>MI Service Type: MI Application</p> <p>MI Application Type: Delegated</p> <p>Coverage: 17.00%</p> <p>Premium Source: Borrower</p> <p>Duration: Periodic Monthly</p> <p>Premium Refundable: Not Refundable</p> <p>Premium At Closing: Deferred</p> <p>Premium Rate Plan: Level</p> <p>Premium Payment: Paid From Escrow</p> <p>Renewal Calculation: Constant</p> <p><i>Response:</i></p> <p>Decision: Approved</p> <p>Certificate Identifier: * 1751376</p> <p>MI Annual Rate: * 0.6666%</p> <p>Document: MortgageInsurance_Certificate_[current-datetime.file-name].pdf</p>	<p><i>Response Description:</i></p> <p>Code: 0</p> <p>Description: STATUS Code=0 Name=Approved Description=Approved. Thanks for doing business with Essent! Condition=Completed</p>
---	---

DOCUMENTS + Add New Documents Document Operations

Group By Status: Status Collapse All Expand All

MI Certificate 0 / 0 / 3 / 0

- Download [MortgageInsurance_Certificate_\[current-datetime.file-name\].pdf](#) (03/01/2022 2:51 PM EST by Arjun Elasagaram) Lock
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