



# Essent Mortgage Insurance Service Integration - New Feature

---

Last updated: Tue, 05 Dec 2023 17:54:33 GMT

The 23.1 release of LFC introduces an integration with Essent Guaranty, Inc, providing LFC clients with an additional option for an integrated mortgage insurance (MI) experience.

## User Functionality

This section provides information on new functionality for Consumer Application and LFC users.

### Consumer Application User Functionality

This feature does not include new functionality for Consumer Application users.

### LFC User Functionality

To support the new Essent MI service integration, the release includes the following updates for LFC users:

- New service option in the LOW Order Services tab
- New Essent Mortgage Insurance Order page
- New Essent Mortgage Insurance Results page
- New Order Status reports

### New MI – Essent Guaranty, Inc. Service Option

The new **MI – Essent Guaranty, Inc.** option in the **Select Service** drop-down list enables you to access the new Essent Mortgage Insurance Order page.

This figure shows the **MI – Essent Guaranty, Inc.** option in the **Select Service** drop-down list.

The screenshot shows the 'Order Services' page with the following details:

- Property Details:** Loan Number: 51148, Loan Id: 51148, Address: 9876 Dreamhome Lane, Eagan, MN 55121.
- Borrowers:** John Homeowner (175 13th St. NW, Washington, DC 20013) and Mary Homeowner (175 13th St. NW, Washington, DC 20013).
- Select Service Dropdown:** Options include Initial Disclosures - Doc Center, Manual Service Order, MI - Arch, MI - Enact, **MI - Essent Guaranty, Inc.** (highlighted), MI - MGIC, MI - National MI, and MI - Radian.
- Prior Orders Table:**

Vendor	ID	Submitted	Received
<a href="#">Select All</a> <a href="#">Clear All</a>			

## New Essent Mortgage Insurance Order Page

The Essent Mortgage Insurance Order page enables you to enter the information required for the order. The page displays the following sections.

- **Borrower Information.** The Borrower Information section displays a list of all borrowers on the loan, along with read-only credit scores returned by the credit vendor. If no credit report is available, or the credit vendor did not return scores for one or more borrowers, the fields are editable.

This figure shows the Borrower Information section in the Essent Mortgage Insurance Order page.

The screenshot shows the 'Essent Mortgage Insurance Order' page with the following details:

- Essent Logo:** **ESSENT**
- Contact Information:** Visit [essent.us](https://essent.us) - review Rates, Guidelines, and more. For assistance, Contact EssentCONNECT at: 833.ESNT4MI (833.376.8464) or [essentconnectsupport@essent.us](mailto:essentconnectsupport@essent.us). [State Disclosures](#)
- Borrower Information Table:**

	Equifax Beacon	Experian Fair Isaac	TransUnion Empirica
John Homeowner	760	785	779
Mary Homeowner	783	771	768

- **Property Information.** The Property Information section displays the following information on the subject property:
  - Street address
  - Unit number, as applicable
  - City
  - State

- Zip code
- County

The section also displays an editable field labeled **Condo Project Name** field that users can complete as needed.

This figure shows the Property Information section in the Essent Mortgage Insurance Order page.

Property Information	
Property Address:	9876 Dreamhome Lane Eagan, MN, 55121
Property County:	Dakota
Condo Project Name:	<input type="text"/>

- **Loan Information.** The Loan Information section displays information about the loan.

**Note:**

For Delegated and Non-Delegated MI orders, the **Documentation Type** field is required. If the MI order is submitted without this field being completed, the **MI Decision** field will display **Suspended** with a message stating **Documentation Type cannot be determined**. The **Documentation Type** field can be completed in the URLA tab in the Additional Data page.

This figure shows the Loan Information section in the Essent Mortgage Insurance Order page.

Loan Information	
Repayment Type:	Fully Amortizing/No Negative Amortization ▼
Relocation Loan:	<input type="checkbox"/>
AUS Engine:	Fannie Mae DU® ▼
Desktop Underwriter® Decision:	Approve/Eligible
LTV:	92.86%
CLTV:	92.86%
DTI:	26.11%

This table identifies the fields in the Loan Information section.

Field	Value
Repayment Type	<p>This drop-down list displays the following options:</p> <ul style="list-style-type: none"> <li>• Fully Amortizing/No Negative Amortization (default)</li> <li>• Interest Only</li> </ul>
Relocation Loan	<p>This is a selectable checkbox.</p>
AUS Engine	<p>This drop-down list displays the following options:</p> <ul style="list-style-type: none"> <li>• Fannie Mae DU</li> <li>• Freddie Mac LPA</li> </ul> <p>If an AUS service has been run for the loan, the system populates the field.</p>

Field	Value
<p>Desktop Underwriter Decision</p>	<p>This drop-down list displays only when the value in the <b>AUS Engine</b> drop-down list is <b>Fannie Mae DU</b>.</p> <p>If DU has already been run in LFC, the field is read-only. If DU has not been run, the drop-down list is editable and displays the following options:</p> <ul style="list-style-type: none"> <li>• Approve/Eligible</li> <li>• Approve/Ineligible</li> <li>• Refer with Caution</li> <li>• Refer/Eligible</li> <li>• Refer/Out of Scope</li> <li>• Refer with Caution/IV</li> <li>• EA-I/Eligible</li> <li>• EA-II/Eligible</li> <li>• EA-III/Eligible</li> <li>• EA-IV/Eligible</li> <li>• Out of Range</li> <li>• Out of Scope</li> <li>• EA-I/Ineligible</li> <li>• EA-II/ Ineligible</li> <li>• EA-III/ Ineligible</li> <li>• EA-IV/Ineligible</li> <li>• RWC-IV/Eligible</li> <li>• RWC-IV/ Ineligible</li> <li>• Not Provided</li> </ul>
<p>Freddie Mac LPA Risk Class Decision</p>	<p>This drop-down list displays only when the value in the <b>AUS Engine</b> drop-down list is <b>Freddie Mac LPA</b>.</p> <p>If LPA has already been run in LFC, the field is read-only. If LPA has not been run, the drop-down list is editable and displays the following options:</p> <ul style="list-style-type: none"> <li>• Accept</li> <li>• Refer</li> <li>• Caution</li> </ul>

Field	Value
Freddie Mac LPA Document Class Decision	This drop-down list displays only when the value in the <b>AUS Engine</b> drop-down list is <b>Freddie Mac LPA</b> . If LPA has already been run in LFC, the field is read-only. If LPA has not been run, the drop-down list is editable and displays the following options: <ul style="list-style-type: none"> <li>• Streamlined Accept</li> <li>• Standard (Caution)</li> </ul>
Freddie Mac LPA Eligibility Class Decision	This drop-down list displays only when the value in the <b>AUS Engine</b> drop-down list is <b>Freddie Mac LPA</b> . If LPA has already been run in LFC, the field is read-only. If LPA has not been run, the drop-down list is editable and displays the following options: <ul style="list-style-type: none"> <li>• 500 Freddie Mac Eligible/A-Minus</li> <li>• Freddie Mac Eligible</li> <li>• Freddie Mac Ineligible</li> </ul>
Third-Party Origination Company Name	This field displays only for correspondent and broker institutions and is required for those institution types.
Third-Party Origination Company City/State	This field displays only for correspondent and broker institutions and is required for those institution types.
Third-Party Origination Company NMLS #.	This field displays only for correspondent and broker institutions and is required for those institution types.
LTV	This is a read-only field.
CLTV	This is a read-only field.
DTI	This is a read-only field.

- **Mortgage Insurance Information.** The Mortgage Insurance Information section displays information related to the order type and the mortgage insurance coverage you request. When you navigate to the page for the first time, the Mortgage Insurance Information section displays default options that reflect the most common MI coverage and a non-refundable, borrower-paid deferred monthly premium plan. You must ensure that you select valid options in all fields.

This figure shows the Mortgage Insurance Information section in the Essent Mortgage Insurance Order page.

Mortgage Insurance Information	
Account Name	Main Master Policy Number ▾
Request Type	Resubmission ▾
MI Application Type	Order Delegated MI ▾
Rate Quote #:	67149888
Premium Plan:	Deferred Monthly ▾
MI Buydown Amount(\$):	
Premium Payment Type:	Borrower Paid ▾
MI Coverage Percent:	30 <a href="http://www.essent.us/app/gsecoverage">www.essent.us/app/gsecoverage</a>
Refundable:	Refundable ▾
Renewal Calculation Type:	Constant ▾
Special Program ID (If applicable):	
State Housing Agency:	<input type="checkbox"/>

This table identifies the fields in the Mortgage Insurance Information section.

Field	Value
Account Name	This drop-down list displays only when more than one master policy number is configured for the institution. The default value is the first option listed in the Account Setup editor in web admin.
Request Type	<p>This drop-down list displays only when a previous certificate order exists for the loan.</p> <p>If a previous certificate order exists, the drop-down list displays the following values:</p> <ul style="list-style-type: none"> <li>• Resubmission (default)</li> <li>• Original Request</li> </ul> <p>Essent processes all MI certificate orders for the same loan ID as resubmissions.</p>
MI Application Type	<p>This drop-down list displays the following values:</p> <ul style="list-style-type: none"> <li>• Order Non-Delegated MI</li> <li>• Order Delegated MI</li> <li>• Rate Quote – Pricing with Eligibility</li> <li>• Rate Quote – Pricing Only</li> </ul>

Field	Value
Rate Quote #	<p>This drop-down list displays only when the value in the <b>MI Application Type</b> drop-down list is <b>Order Non-Delegated MI</b> or <b>Order Delegated MI</b>.</p> <p>If a Rate Quote – Pricing with Eligibility or Rate Quote – Pricing Only order has already been placed for the loan, the rate quote ID number associated with the most recent order displays. You can enter a different value as needed.</p>
Premium Plan	<p>The first time you order an Essent MI service on the loan, this drop-down list defaults to <b>Deferred Monthly</b>.</p> <p>If you have already ordered an Essent MI service, the drop-down list displays the value from the previous order.</p> <p>The <b>Premium Plan</b> drop-down list displays the following values:</p> <ul style="list-style-type: none"> <li>• Deferred Monthly</li> <li>• Monthly</li> <li>• Single</li> <li>• Split Premium</li> </ul>
MI Buydown Amount	<p>This field is specific to a special buydown program offered by Essent. Contact your Essent representative for more information.</p> <p>The MI Buydown Amount field supports whole-dollar amounts only. If you enter cent values, a message prompts you to remove the cents.</p>
Premium Payment Type	<p>The first time you order an Essent MI service on the loan, this drop-down list defaults to <b>Borrower Paid</b>.</p> <p>If you have already ordered an Essent MI service, the drop-down list displays the value from the previous order.</p> <p>The <b>Premium Payment Type</b> drop-down list displays the following values:</p> <ul style="list-style-type: none"> <li>• Borrower Paid</li> <li>• Lender Paid</li> </ul>
MI Coverage Percent	<p>This editable field enables you to enter a value between 1 and 99 to indicate the coverage percentage to be provided by Essent.</p> <p>Click the link to access an external web page that provides information about GSE MI coverage requirements. The link opens in a new tab.</p>

Field	Value
Refundable	<p>The first time you order an Essent MI service on the loan, this drop-down list defaults to <b>Non-Refundable</b>.</p> <p>If you have already ordered an Essent MI service, the drop-down list displays the value from the previous order.</p> <p>The <b>Refundable</b> drop-down list displays the following values:</p> <ul style="list-style-type: none"> <li>• Non-Refundable</li> <li>• Refundable</li> </ul>
Renewal Calculation Type	<p>The first time you order an Essent MI service on the loan, this drop-down list defaults to <b>Constant</b>.</p> <p>If you have already ordered an Essent MI service, the drop-down list displays the value from the previous order.</p> <p>The <b>Renewal Calculation Type</b> drop-down list displays the following values:</p> <ul style="list-style-type: none"> <li>• Constant</li> <li>• Declining</li> <li>• No Renewals</li> </ul>

Field	Value
Split Premium Upfront Rate	<p>This drop-down list displays when you select <b>Split Premium</b> in the <b>Premium Plan</b> drop-down list.</p> <p>The first time you order an Essent MI service on the loan, this drop-down list defaults to <b>1.00</b>.</p> <p>If you have already ordered an Essent MI service, the drop-down list displays the value from the previous order.</p> <p>The values that display in the <b>Split Premium Upfront Rate</b> drop-down list depend on the value in the <b>Refundable</b> drop-down list as follows:</p> <ul style="list-style-type: none"> <li>• When you select <b>Non-Refundable</b>, the following values display: <ul style="list-style-type: none"> <li>◦ 0.50</li> <li>◦ 0.75</li> <li>◦ 1.00</li> <li>◦ 1.25</li> <li>◦ 1.50</li> <li>◦ 1.75</li> </ul> </li> <li>• When you select <b>Refundable</b>, the following values display: <ul style="list-style-type: none"> <li>◦ 0.75</li> <li>◦ 1.00</li> <li>◦ 1.50</li> <li>◦ 1.75</li> <li>◦ 2.00</li> <li>◦ 2.25</li> </ul> </li> </ul>
Special Program ID (If applicable)	This text field enables you to enter specific data, such as <b>HFA</b> .
State Housing Agency	Selectable checkbox

# New Essent Insurance Results Page

The Essent Insurance Results page enables you to review the information and the PDF file that Essent returns in the order. To access the page, click the link in the Status column for the order you want to view.

### Order Services

Property Details	Borrowers
<b>Loan Number:</b> 51148 <b>Loan Id:</b> 51148 <b>Address:</b> 9876 Dreamhome Lane Eagan, MN 55121	John Homeowner      175 13th St. NW      Washington, DC 20013 Mary Homeowner      175 13th St. NW      Washington, DC 20013

Auto-Refresh: Enabled

### Prior Orders

Vendor	ID	Submitted	Received	Status	VLF Upload
<a href="#">Select All</a> <a href="#">Clear All</a>					
<input type="checkbox"/> MI - Essent Guaranty, Inc.	12060	8/15/2023 9:22:28 AM	8/15/2023 9:22:44 AM	<a href="#">Approved</a>	
MI - Essent Guaranty, Inc.	12059	8/15/2023 9:21:33 AM	8/15/2023 9:21:51 AM	<a href="#">Suspended</a>	
MI - Essent Guaranty, Inc.	12058	8/15/2023 9:10:50 AM	8/15/2023 9:11:12 AM	<a href="#">Suspended</a>	
MI - Essent Guaranty, Inc. Rate Quote	12057	8/15/2023 8:56:57 AM	8/15/2023 8:57:04 AM	<a href="#">RateNotFound</a>	
MI - Essent Guaranty, Inc. Rate Quote	12056	8/15/2023 8:39:03 AM	8/15/2023 8:39:10 AM	<a href="#">Eligible</a>	
AUS - Fannie Mae	12054	8/14/2023 3:40:23 PM	8/14/2023 3:40:45 PM	<a href="#">Approve/Eligible</a>	<a href="#">Letter</a> <a href="#">Success</a>

The page displays some or all of the following sections:

- Loan Information
- MI Rate Quote Information or Certificate Information
- Premium
- Renewal
- Tax

The sections that display depend on the type of service you ordered and the results.

- **Rate quotes.** These figures show the sections that display for the following rate quote order statuses:
  - **Eligible** or **Rate Found.** All messages returned by Essent about the result display at the top of the page.

This figure shows the Essent Insurance Results page for a rate-quote order when the order status is **Eligible**. The page displays similarly for **Eligible** and **Rate Found** statuses.

Essent Insurance Results		
MI Essent Insurance Results		
Loan Information		
Loan Number:	51148	Borrower Name: John Homeowner
LTV:	90%	Social Sec. Number: xxx-xx-5000
MI Rate Quote Information		
Rate Quote Number:	67149888	
Status:	Eligible	Rate Quote Type: Primary
Application Type:	Rate Quote-Pricing with Eligibility	Rate Quote Expiration: 11/13/2023 12:00:00 AM
Coverage Percentage:	30	
Premium		
Rate:	0.00210000	Term: 1
Amount:	78.7500	Term Length: Months
Renewal		
Rate:	0.002100	Term: 119
		Term Length: Months
Tax		
State Rate:	County Rate:	Municipal Rate:
State Amount:	County Amount:	Municipal Amount:
<a href="#">Click here to view PDF Format Certificate</a>		
<p>This rate quote and/or eligibility indication for mortgage insurance is only an estimate based on certain information you provided, including information from consumer reports, and may make assumptions about information you did not provide. We will use consumer reports and other credit related information you provide to us to provide our quote to you, so you should understand that we are relying on your having already obtained the consumer's written instructions to obtain a consumer report. This rate quote is not an agreement to extend insurance coverage. Favorable LP/DU recommendations may be assumed if data is not provided. To apply for insurance, please complete an Application for Mortgage Insurance or submit an Application electronically. Coverage is subject to applicable Essent underwriting guidelines and rates then in effect; rates may vary as a result of the application of state taxes. Essent will honor the premium rate shown for this Quote ID for 90 days provided the loan attributes and the coverage you requested do not change. For additional information, please contact your Essent account representative or our EssentConnect department by telephone at 833.ESNT4MI (833.376.8464) or send an email to <a href="mailto:essentconnectsupport@essent.us">essentconnectsupport@essent.us</a>.</p>		

- **Ineligible or Rate Not Found.** All messages returned by Essent about the result display at the top of the page.

This figure shows the Essent Insurance Results page for a rate-quote order when the order status is **Rate Not Found**. The page displays similarly for **Ineligible** and **Rate Not Found** statuses.

Essent Insurance Results			
MI Essent Insurance Results			
<p>The MICoveragePercent attribute (65) must be a value between 6 and 35.            If you have questions, please contact EssentCONNECT at 833.ESNT4MI (833.376.8464) essentconnectsupport@essent.us. To review Guidelines and Rates for Essent, please visit <a href="http://www.essent.us">www.essent.us</a>. [QS-0021]</p>			
Loan Information			
Loan Number:	51148	Borrower Name:	John Homeowner
LTV:	90%	Social Sec. Number:	xxx-xx-5000
MI Rate Quote Information			
Rate Quote Number:	67149907		
Status:	RateNotFound	Rate Quote Type:	Primary
<p>This rate quote and/or eligibility indication for mortgage insurance is only an estimate based on certain information you provided, including information from consumer reports, and may make assumptions about information you did not provide. We will use consumer reports and other credit related information you provide to us to provide our quote to you, so you should understand that we are relying on your having already obtained the consumer's written instructions to obtain a consumer report. This rate quote is not an agreement to extend insurance coverage. Favorable LP/DU recommendations may be assumed if data is not provided. To apply for insurance, please complete an Application for Mortgage Insurance or submit an Application electronically. Coverage is subject to applicable Essent underwriting guidelines and rates then in effect; rates may vary as a result of the application of state taxes. Essent will honor the premium rate shown for this Quote ID for 90 days provided the loan attributes and the coverage you requested do not change. For additional information, please contact your Essent account representative or our EssentConnect department by telephone at 833.ESNT4MI (833.376.8464) or send an email to <a href="mailto:essentconnectsupport@essent.us">essentconnectsupport@essent.us</a>.</p>			

+

- **MI Certificates.** These figures show the sections that display for the following MI certificate order statuses:
  - **Approved.** This figure shows the Essent Insurance Results page for an MI certificate order when the order status is **Approved**.

Essent Insurance Results			
MI Essent Insurance Results			
Loan Information			
Loan Number:	51148	Borrower Name:	John Homeowner
LTV:	90%	Social Sec. Number:	xxx-xx-5000
MI Certificate Information			
Certificate Number:	2184608		
MI Decision:	Approved	Certificate Type:	Primary
Application Type:	Order Delegated MI	Certificate Expiration:	12/15/2023 12:00:00 AM
Coverage Percentage:	30		
Premium			
Rate:	0.00210000	Term:	1
Amount:	78.7500	Term Length:	Months
Renewal			
Rate:	0.002100	Term:	119
		Term Length:	Months
Tax			
State Rate:		County Rate:	Municipal Rate:
State Amount:		County Amount:	Municipal Amount:
Click <a href="#">here</a> to view PDF Format Certificate			

- **Suspended, Declined, or Failed.** All messages returned by Essent about the result display at the top of the page.

This figure shows the Essent Insurance Results page for an MI certificate order when the order status is **Suspended**. The page displays similarly for **Suspended, Declined, and Failed** statuses.

### Essent Insurance Results

---

MI Essent Insurance Results

---

We need your help! Your request needs attention before we can fully process your MI order. Please see the messages below for details. If you need assistance, contact the EssentConnect team at 833.Esnt4mi (833.376.8464) or by email at [essentconnectsupport@essent.us](mailto:essentconnectsupport@essent.us).  
 Reduced documentation type not valid for DU/LP response selected.  
 Documentation type cannot be determined.  
 We were unable to determine an MI rate for your submission. Please verify the information submitted is correct or contact an EssentCONNECT team member at 833-376-8464 or [essentconnectsupport@essent.us](mailto:essentconnectsupport@essent.us).  
 We need your help! Your request needs attention before we can fully process your MI order. Please see the messages below for details. If you need assistance, contact the EssentCONNECT team at 833-376-8464 or by email at [essentconnectsupport@essent.us](mailto:essentconnectsupport@essent.us).

**Loan Information**

Loan Number:	51148	Borrower Name:	John Homeowner
LTV:	90%	Social Sec. Number:	xxx-xx-5000

**MI Certificate Information**

Certificate Number:	2184608	MI Decision:	<span style="border: 1px solid red; padding: 2px;">Suspended</span>
		Certificate Type:	Primary

- **All services.** If you click a link for an order that has been replaced by a more recent one, the Essent Insurance Results page displays the following message:

**The information requested is no longer valid because a more recent request exists.**

If the previous order included a PDF from Essent, a link displays that enables you to access the document.

This figure shows the Essent Insurance Results page for an order that has been replaced by a more recent one.

### Essent Insurance Results

MI Essent Insurance Results

**The information requested is no longer valid because a more recent request exists.**  
Click [here](#) to return to the document ordering screen and select a more recent request.

#### Loan Information

Loan Number:	51148	Borrower Name:	John Homeowner
LTV:	90%	Social Sec. Number:	xxx-xx-5000

[Click here to view PDF Format Certificate](#)

This rate quote and/or eligibility indication for mortgage insurance is only an estimate based on certain information you provided, including information from consumer reports, and may make assumptions about information you did not provide. We will use consumer reports and other credit related information you provide to us to provide our quote to you, so you should understand that we are relying on your having already obtained the consumer's written instructions to obtain a consumer report. This rate quote is not an agreement to extend insurance coverage. Favorable LP/DU recommendations may be assumed if data is not provided. To apply for insurance, please complete an Application for Mortgage Insurance or submit an Application electronically. Coverage is subject to applicable Essent underwriting guidelines and rates then in effect; rates may vary as a result of the application of state taxes. Essent will honor the premium rate shown for this Quote ID for 90 days provided the loan attributes and the coverage you requested do not change. For additional information, please contact your Essent account representative or our EssentConnect department by telephone at 833.ESNT4MI (833.376.8464) or send an email to [essentconnectsupport@essent.us](mailto:essentconnectsupport@essent.us).

The Adobe Acrobat Reader is required to view and print commitments.



## Ordering an Essent MI Service

The Essent MI service integration enables you to order the following MI services:

- Rate Quote - Pricing with Eligibility
- Rate Quote - Pricing Only
- Delegated MI
- Non-delegated MI

To order an Essent MI service, follow these steps:

1. In the Pipeline tab, select a conventional loan with an LTV over 80%. Do not select a home-equity loan.
2. Select the Order Services tab.

The Order Services page displays.

Pipeline | Loan Summary | URLA | **Order Services** | Loan Notes | Path

### Order Services

Property Details		Borrowers		
Loan Number:	51148	Loan Id:	51148	
Address:	9876 Dreamhome Lane Eagan, MN 55121			
John Homeowner	175 13th St. NW	Washington, DC 20013		
Mary Homeowner	175 13th St. NW	Washington, DC 20013		

Select Service

3. In the **Select Service** drop-down list, select **MI – Essent Guaranty, Inc.**

Pipeline | Loan Summary | URLA | **Order Services** | Loan Notes | Path

### Order Services

Property Details		Borrowers	
Loan Number: 51148	Loan Id: 51148	John Homeowner	175 13th St. NW Washington, DC 20013
Address: 9876 Dreamhome Lane Eagan, MN 55121		Mary Homeowner	175 13th St. NW Washington, DC 20013

Prior Orders Auto-Refresh: Enabled ↻

Vendor	ID	Submitted	Received	Upload
<div style="display: flex; align-items: center;"><div style="flex: 1;"><input type="text" value="Select Service"/> <span>▼</span></div><div style="margin-left: 10px;"><input type="button" value="Go!"/></div></div> <ul style="list-style-type: none"><li>Initial Disclosures - Doc Center</li><li>Manual Service Order</li><li>MI - Arch</li><li>MI - Enact</li><li><b>MI - Essent Guaranty, Inc.</b></li><li>MI - MGIC</li><li>MI - National MI</li><li>MI - Radian</li></ul>				

[Select All](#) [Clear All](#)

- Click **Go**.  
The Essent Mortgage Insurance Order page displays.

## Essent Mortgage Insurance Order



[Visit essent.us - review Rates, Guidelines,](#)  
 For assistance, Contact EssentCONNECT at: 833.  
 (833.376.8464) or [essentconnectsupport@](#)  
[State D](#)

Borrower Information			
	Equifax	Experian	TransUnion
	Beacon	Fair Isaac	Empirica
John Homeowner	760	785	779
Mary Homeowner	783	771	768

Property Information	
Property Address:	9867 Dreamhome Lane Eagan, MN, 55121
Property County:	Dakota
Condo Project Name:	<input type="text"/>

Loan Information	
Repayment Type:	Fully Amortizing/No Negative Amortization <input type="button" value="v"/>
Relocation Loan:	<input type="checkbox"/>
AUS Engine:	Fannie Mae DU® <input type="button" value="v"/>
Desktop Underwriter® Decision:	Approve/Eligible
LTV:	92.86%
CLTV:	92.86%
DTI:	26.11%

Mortgage Insurance Information	
Account Name	<input type="text"/>
MI Application Type	<input type="text"/>
Premium Plan:	Deferred Monthly <input type="button" value="v"/>
MI Buydown Amount(\$):	<input type="text"/>
Premium Payment Type:	Borrower Paid <input type="button" value="v"/>
MI Coverage Percent:	<input type="text"/> <a href="http://www.essent.us/app/gsecover">www.essent.us/app/gsecover</a>

- Complete the fields in the page. Refer to [this section](#) for information on the fields that display.
- Click **Submit**.

MI Coverage Percent:	30	<a href="http://www.essent.us/app/gsecoverage">www.essent.us/app/gsecoverage</a>
Refundable:	Refundable <input type="button" value="v"/>	
Renewal Calculation Type:	Constant <input type="button" value="v"/>	
Special Program ID (If applicable):	<input type="text"/>	
State Housing Agency:	<input type="checkbox"/>	
<input type="button" value="Cancel"/> <input style="border: 2px solid red;" type="button" value="Submit"/>		

The order displays in the Prior Orders grid in the Order Services page.

### Order Services

Property Details		Borrowers							
<b>Loan Number:</b> 51149 <b>Loan Id:</b> 51149 <b>Address:</b> 7777 Karla Test Lane Hartland, WI 53029	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">Andy America</td> <td style="width: 33%;">4321 Cul de Sac Street</td> <td style="width: 33%;">Hartland, WI 53029</td> </tr> <tr> <td>Amy America</td> <td>4321 Cul de Sac Street</td> <td>Hartland, WI 53029</td> </tr> </table>			Andy America	4321 Cul de Sac Street	Hartland, WI 53029	Amy America	4321 Cul de Sac Street	Hartland, WI 53029
Andy America	4321 Cul de Sac Street	Hartland, WI 53029							
Amy America	4321 Cul de Sac Street	Hartland, WI 53029							

Auto-Refresh: Enabled

### Prior Orders

Vendor	ID	Submitted	Received	Status	VLF Upload
<small><a href="#">Select All</a> <a href="#">Clear All</a></small>					
<input type="checkbox"/> MI - Essent Guaranty, Inc.	12091	8/17/2023 2:26:05 PM	8/17/2023 2:26:28 PM	<a href="#">Approved</a>	
<input type="checkbox"/> MI - Essent Guaranty, Inc. Rate Quote	12088	8/17/2023 2:13:16 PM	8/17/2023 2:13:24 PM	<a href="#">Eligible</a>	
<input type="checkbox"/> Compliance - First American RegsData	12072	8/16/2023 3:05:20 PM	8/16/2023 3:05:29 PM	<a href="#">Success/Fail</a>	<a href="#">Success</a>
<input type="checkbox"/> Credit Report - Equifax	12071	8/16/2023 3:04:38 PM	8/16/2023 3:04:45 PM	<a href="#">Success</a>	

In addition to the order ID and dates of submission and receipt, the Prior Orders grid displays information on the service ordered and the status of the order.

This table provides information on order types and corresponding statuses.

Service	Vendor	Status
Rate quote	MI – Essent Guaranty, Inc. Rate Quote	The following statuses apply to rate quote orders: <ul style="list-style-type: none"> <li><b>Eligible.</b> This status indicates that the order was for Rate Quote – with Eligibility, and Essent approved the scenario and returned rates.</li> <li><b>Ineligible.</b> This status indicates that the order was for Rate Quote – With Eligibility, and Essent did not approve the scenario or return rates.</li> <li><b>Rate Found.</b> This status indicates that the order was for Rate Quote – Pricing Only, and Essent returned rates.</li> <li><b>Rate Not Found.</b> This status indicates that the order was for Rate Quote – Pricing Only, and Essent did not return rates for the scenario.</li> <li><b>Failed.</b> This status indicates that an error occurred while processing the order.</li> </ul>

Service	Vendor	Status
MI certificate	MI – Essent Guaranty, Inc.	<p>The following statuses apply to MI certificate orders:</p> <ul style="list-style-type: none"> <li>• <b>Approved.</b> This status indicates that Essent approved the loan and returned rates.</li> <li>• <b>Suspended.</b> This status indicates that Essent could not approve the loan based on the current information.</li> <li>• <b>Declined.</b> This status indicates that Essent declined the loan based on the current information.</li> <li>• <b>Failed.</b> This status indicates that an error occurred while processing the order.</li> </ul>

7. To view the results, click the link in the Status column.

The Essent Insurance Results page displays. A link to the MI certificate in PDF format displays at the bottom of the page for orders that return as Eligible or Approved. Refer to [this section](#) for additional information on the Essent Insurance Results page.

Essent Insurance Results			
MI Essent Insurance Results			
Loan Information			
Loan Number:	51148	Borrower Name:	John Homeowner
LTV:	90%	Social Sec. Number:	xxx-xx-5000
MI Certificate Information			
Certificate Number:	2184608	Certificate Type:	Primary
MI Decision:	Approved	Certificate Expiration:	12/15/2023 12:00:00 AM
Application Type:	Order Delegated MI		
Coverage Percentage:	30		
Premium			
Rate:	0.00210000	Term:	1
Amount:	78.7500	Term Length:	Months
Renewal			
Rate:	0.002100	Term:	119
		Term Length:	Months
Tax			
State Rate:		County Rate:	Municipal Rate:
State Amount:		County Amount:	Municipal Amount:
Click <a href="#">here</a> to view PDF Format Certificate			

## Order Status Report

To enable you to track Essent rate-quote and MI certificate orders, the release includes the following new options in the **Order Category** drop-down list in the Order Status report filter page:

- MI – Essent Guaranty, Inc.
- MI – Essent Guaranty, Inc Rate Quote

To access this report, navigate to **Reporting > Order Status Report**.

The figure illustrates the new options in the **Order Category** drop-down list in the Order Status report filter page.

**Order Status Report**

**Begin Date:** (mm/dd/yyyy)  
8/15/2023

**End Date:** (mm/dd/yyyy)

- Credit Report - CoreLogic Credco
- Credit Report - Equifax
- Credit Report - Factual Data by CBC
- Credit Report - Freddie Mac LPA
- Credit Report - Mornet Plus
- EarlyCheck - Fannie Mae
- Flood - DataVerify Flood Services
- MI - Arch
- MI - Arch Rate Quote
- MI - Essent Guaranty, Inc.**
- MI - Essent Guaranty, Inc. Rate Quote**
- MI - MGIC Rate Quote
- Pre-Closing - Doc Center
- Real Estate Services
- StandAlone Closing Disclosure - Doc Center
- Taxes and Fees - Ernst
- The Work Number - Equifax
- Underwriting - Seconds
- Uniform Closing Dataset - Doc Center
- URLA Package - Doc Center

Any

Run Report

This figure illustrates the Order Status Report when filtered for **MI - Essent Guaranty, Inc. Rate Quote**.

Order Status Report								
Reporting Period: 8/14/2023 through 8/16/2023								
<a href="#">Download as CSV</a>								
Loan ID	Order ID	Institution	Category	Borrower	Date Ordered	Date Received	Status	Outcome
468280203	687734	CUSO - QA Parent	MI - Essent Guaranty, Inc. Rate Quote	Negative	8/14/2023 12:47:17 PM	8/14/2023 12:47:21 PM	Received	Ineligible
2003009368	689139	CUSO - QA Parent	MI - Essent Guaranty, Inc. Rate Quote	Kumari	8/15/2023 11:56:54 AM	8/15/2023 11:57:00 AM	Received	Eligible
559277253	689183	CUSO - QA Parent	MI - Essent Guaranty, Inc. Rate Quote	Negative	8/15/2023 1:59:25 PM		Submitted	
1082233200	689383	CUSO - QA Parent	MI - Essent Guaranty, Inc. Rate Quote	Positive	8/15/2023 10:43:24 PM		Submitted	
1939480362	690577	CUSO - QA Parent	MI - Essent Guaranty, Inc. Rate Quote	Positive	8/16/2023 6:11:24 AM		Submitted	
<b>Total Records: 5</b>								

This figure illustrates the Order Status Report when filtered for **MI-Essent Guaranty, Inc.**

Order Status Report								
Reporting Period: 8/15/2023 through 8/16/2023								
<a href="#">Download as CSV</a>								
Loan ID	Order ID	Institution	Category	Borrower	Date Ordered	Date Received	Status	Outcome
1082233200	689711	CUSO - QA Parent	MI - Essent Guaranty, Inc.	Positive	8/15/2023 11:27:51 PM	8/15/2023 11:29:23 PM	Received	Suspended
1939480362	690618	CUSO - QA Parent	MI - Essent Guaranty, Inc.	Positive	8/16/2023 8:19:08 AM	8/16/2023 8:19:53 AM	Received	Approved
<b>Total Records: 2</b>								

## Web Admin Functionality

This section provides information on new functionality and configuration requirements in web admin.

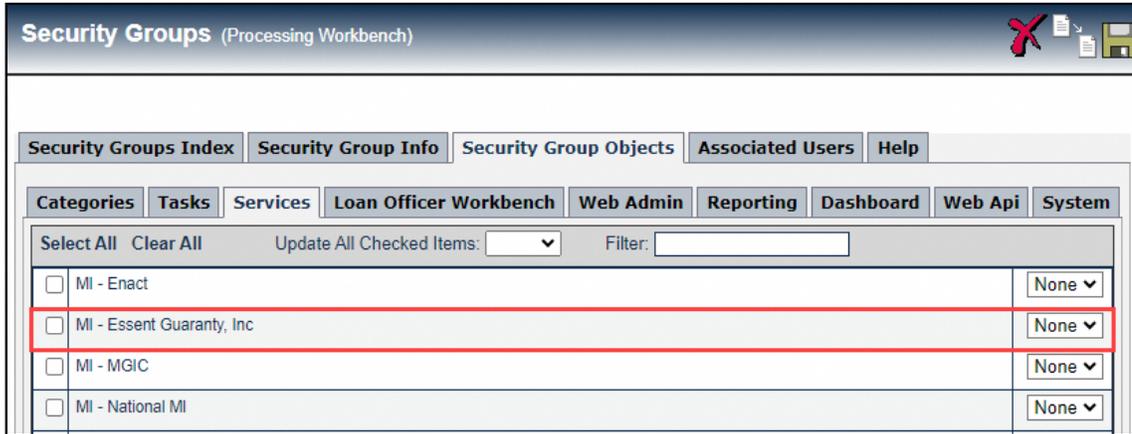
### New Security Object

The release includes a new security object labeled **MI - Essent Guaranty, Inc** that enables administrators to control user access to the Essent Mortgage Insurance Order page. The security object is located in the Services category in the following editors:

- Security Groups
- Security Event Rules
- Security Events
- Security Exceptions

Permissions in the Security Groups editor default to **None**. You must update permissions to **Full** for any group that needs to order Essent MI services.

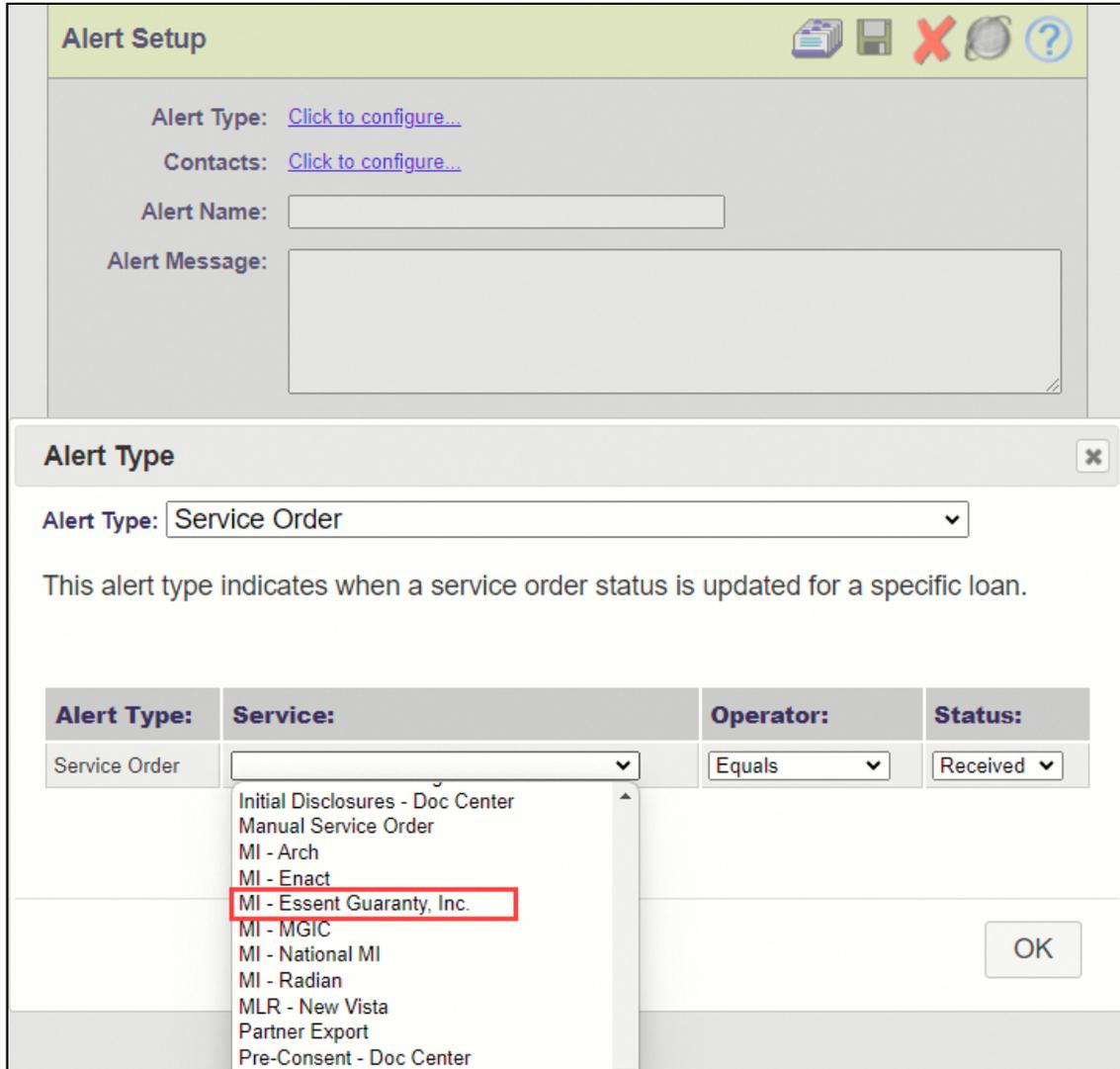
This figure shows the object in the Security Groups editor.



## Alerts Editor

To enable administrators to create alerts associated with Essent MI services, the **Service** drop-down list in the Service Order Alert Type dialog displays a new **MI – Essent Guaranty, Inc.** option. When you configure the alert, the standard operators and status options display. Alerts display when the status of an Essent order is **Received** or **Submitted**.

This figure shows the **MI – Essent Guaranty, Inc.** option in the **Service** drop-down list in the Alert Type dialog.



## Collaboration Center Upload Configuration Editor

A new **MI – Essent Guaranty, Inc.** service document option displays in the Collaboration Center Upload Configuration editor. To enable Essent documents to be uploaded to Collaboration Center, you must select one of the following options in the **Upload Selection** drop-down list:

- Manual Only
- Automatic & Manual

This figure shows the **MI – Essent Guaranty, Inc.** service document option in the Collaboration Center Upload Configuration editor.

**Collaboration Center Upload Configuration Editor**

Use this editor to select the method of upload for Service Order documents, as well as to enable Non-Service Order documents for manual upload, to Collaboration Center. By default, all options are blank and Service Order and Non-Service Order documents will not be available for upload.

Please note that configuration in the Collaboration Center Message Configuration Editor configuration should be completed before configuring anything in this editor. Upon configuration of both editors, uploading documents to Collaboration Center is available in the File Cabinet.

Institution:

**Non-Service Order Document Configuration**

The configuration below allows for the option to configure Borrower and Loan document categories for Manual Upload when marking the available checkboxes. If left unchecked the associated document category will be unavailable for upload to Collaboration Center.

Enable Borrower Documents for Manual Upload:

Enable Loan Documents for Manual Upload:

**Service Order Document Configuration**

If 'Automatic and Manual' is selected, the document will automatically upload when the service successfully returns and can also be manually uploaded by a user with permission to do so. If 'Manual Only' is selected, the documents will be available to be uploaded manually by a user with access.

Available Service Documents	Upload Selection
Initial Disclosures - Doc Center	Automatic & Manual
MI - Arch	Manual Only
MI - Enact	
MI - Essent Guaranty, Inc.	
MI - MGIC	
MI - National MI	
MI - Radian	
Pre-Consent - Doc Center	
The Work Number - Equifax	
Title - RealEC	
Underwriting - Seconds	

## Virtual Loan Folder Order Services Configuration

To enable users to upload Essent PDF files to the Virtual Loan Folder (VLF), the new **MI – Essent Guaranty, Inc.** service displays in the Manual Services panel in the Virtual Loan Folder Order Services Configuration editor. To have Essent PDF files uploaded to the VLF automatically, move the service to the Automatic Services panel.

This figure shows the **MI – Essent Guaranty, Inc.** service option in the Virtual Loan Folder Order Services Configuration editor.

**Virtual Loan Folder Order Services Configuration**

Institution: MC Prototype Legal Name

Virtual Loan Folder Services Order Enabled: Yes

**Automatic Services**

- Appraisal - RealEC
- Appraisal Delivery - UCDP
- AUS - Fannie Mae
- Closing Docs - Doc Center
- Compliance - First American RegsData
- EarlyCheck - Fannie Mae
- eSigned ClosingDisclosures - DocCenter
- The Work Number - Equifax

**Manual Services**

- Flood - RealEC
- Initial Disclosures - Doc Center
- MI - Arch
- MI - Enact
- MI - Essent Guaranty, Inc.**
- MI - MGIC
- MI - National MI
- MI - Radian
- Pre-Consent - Doc Center
- Title - RealEC

Approval Status:

Exclude Property Address of TBD:

Exclude HELOC Products:

Exclude Home Equity Products:

Effective Date: 10/1/2020 12:00:00 AM

## Account Setup Editor

To enable administrators to configure Essent services to use the Master Policy Number provided by the vendor, a new **MI-Essent Guaranty, Inc.** option displays in the **Select a Vendor** drop-down list in the Account Setup editor.

To enter your master policy number, follow these steps:

1. Access **web admin > Content Editors > Content Manager**.
2. In the **Select A Site** panel, select your institution.
3. In the tree, select **Site Configuration > Misc. Configuration > Services > Account Setup**.  
The **Account Setup** editor displays.

**Account Setup**

Use this editor to supply account information for service vendors.

**Select a Vendor**  ▼

**Account Number**

**Account Logon**

**Account Password**

4. In the **Select a Vendor** drop-down list, select **MI-Essent Guaranty, Inc.**
5. In the **Account Number** field, enter the Master Policy Number provided to you by Essent. You do not need to complete the **Account Logon** field or the **Account Password** field. If your institution uses more than one Master Policy Number, you can configure it in the **MI – Essent Account Setup** editor.
6. Click **Save**.

## MI – Essent Account Setup Editor

The new **MI – Essent Account Setup** editor enables you to configure up to five **Essent Guaranty, Inc.** accounts for each institution. The account you configure in the **Account Setup** editor is the first value that displays in the **Account Name** drop-down list in the **Essent Mortgage Insurance Order** page.

To configure multiple **Essent** accounts for the same institution, follow these steps:

1. Access **web admin > Content Editors > Content Manager**.
2. In the Select A Site panel, select your institution.
3. In the tree, select **Site Configuration > Misc. Configuration > Services > MI - Essent Account Setup**. The MI – Essent Account Setup editor displays. Information that you configured in the Account Setup editor displays.

### MI - Essent Account Setup

Use this editor to supply account information for Essent Mortgage Insurance.

Account Name:

Account Number:

---

Account Name:

Account Number:

- Click **Add an Account**.

**MI - Essent Account Setup**  

Use this editor to supply account information for Essent Mortgage Insurance.

Account Name:

Account Number:

---

Account Name:

Account Number:

---

Account Name:

Account Number:

- Complete the **Account Name** and **Account Number** fields.
- Click **Save**.

## Change Log

This table provides information about article changes.

Date	Update
12/04/23	Added note indicating that the <b>Documentation Type</b> field is required.
09/18/23	Article published.

---

Copyright ©2023 Mortgage Cadence, ALL RIGHTS RESERVED.

The software product and technology described in this Documentation is confidential and proprietary to Mortgage Cadence and contains trade secrets of Mortgage Cadence.

THIS DOCUMENTATION IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING, BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE.