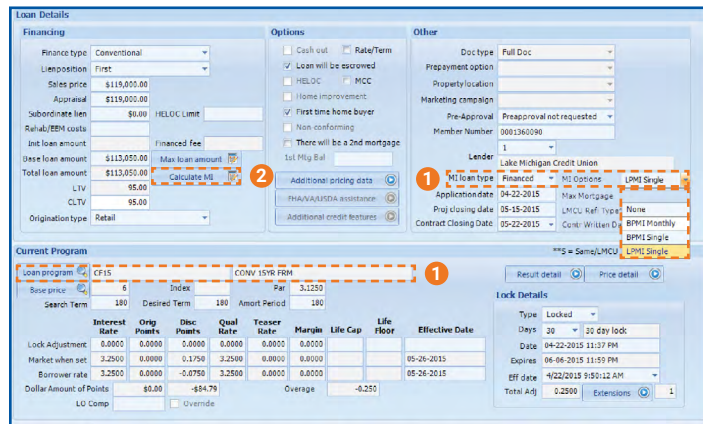
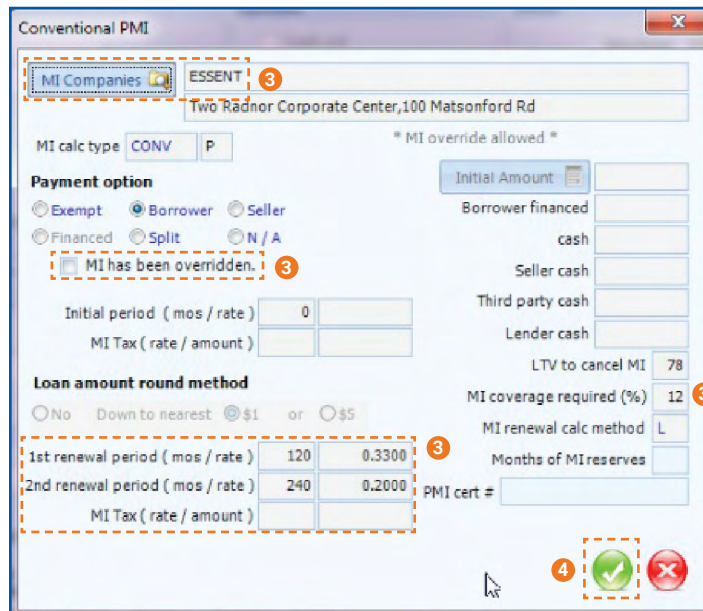


ESSENT MI USER TIP SHEET

MortgageFlex® LoanQuest®

1. Open loan in LoanQuest. On the Loan Details screen, select the appropriate **Loan Program**, and complete all other applicable fields.

Select the appropriate **MI loan type** and **MI Options** combination from the drop downs based on the table below:

MI loan type	MI Options
Monthly	BPMI Monthly
Financed	BPMI Single
Financed	LPMI Single

2. Click the **Calculate MI** button to see the results.
3. If ESSENT does not appear, click the **MI Companies** button and select **ESSENT**.

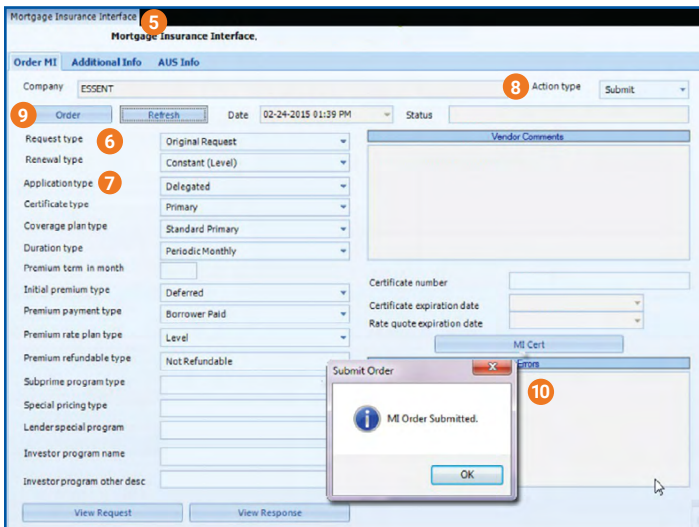
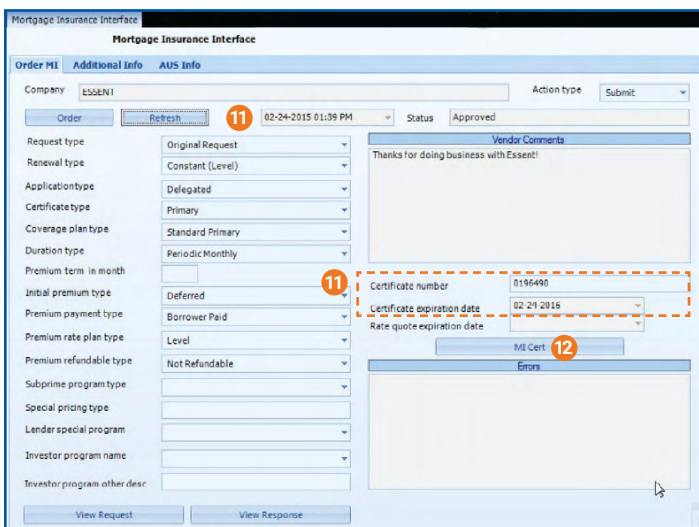
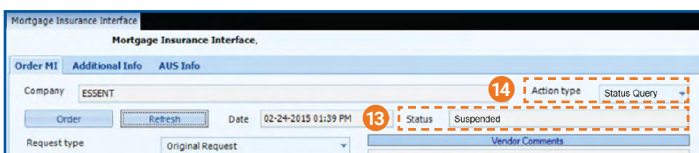
NOTE: The MI coverage required (%) defaults from the MI plan based on the LTV of the entered loan. For a financed Single premium, the coverage % is populated based on CLTV instead of LTV. To correct the coverage %, check the **MI has been overridden** checkbox.

NOTE: The premium rates that appear initially are from the MI Plan tied to the **Loan Program** selected on the **Loan Details** screen.

4. When applicable fields are complete, click on the check.

ESSENT MI USER TIP SHEET

MortgageFlex® LoanQuest®

- Go to **Mortgage Insurance Interface** screen.

After you have reviewed/completed the data entry on the Additional Info and AUS Info tabs, return to **Order MI** tab and complete data entry for your loan.

Refer to Essent_LoanQuest Premium Product Guide to determine the appropriate values to select for specific MI Product.

Note: For a financed Single Premium, click on the **Premium financed** check box on the **Additional Info** tab.

- Select **Original Request** in the **Request type** dropdown.
- Select **Delegated** in the **Application type** dropdown.
- Select **Submit** in the **Action type** dropdown.
- Click on **Order** to submit Rate Quote request to Essent.
- Submit Order** window will pop up indicating MI Order Submitted; click **OK**.
- Click on **Refresh** button until Essent's response is returned. If approved, **Status** will change to **Approved**. The Certificate number and expiration date will populate.
- To view the MI Certificate PDF, click on **MI Cert**.
To view Rates returned from Essent, go to Loan Details screen and click on Calc MI (see steps 1 and 2 on Page 1).
When applicable, MI premium will populate the Mortgage Insurance field on the 1003 Income/Expense screen and the Loan Fee Screens.
- If you make changes to your loan data, please resubmit your loan to Essent by selecting **Resubmission** in the Request type dropdown and follow steps 7–12 listed above.
- If your submission suspends, the **Status** will change to **Suspended**. A member of the EssentCONNECT team will contact you or you may contact them to resolve the issue (see contact information below).
- Once you are notified the submission is approved, follow the steps below to retrieve Essent's approval and update LoanQuest:
 - Select **StatusQuery** in the **Action type** dropdown
 - Click on **Order** button
 - Click on **Refresh** button until Essent's response is returned

MortgageFlex® and LoanQuest® are registered trademarks of MortgageFlex Systems, Inc.



Need Help? Contact our EssentConnect team at:

833.ESNT4MI (833.376.8464) | essentconnectsupport@essent.us

Mortgage Insurance provided by Essent Guaranty, Inc.

© 2025 Essent Guaranty, Inc., All rights reserved. | Two Radnor Corporate Center, 100 Matsonford Road, Radnor, PA 19087 | essent.us

EGI-6200.179 (11/25)