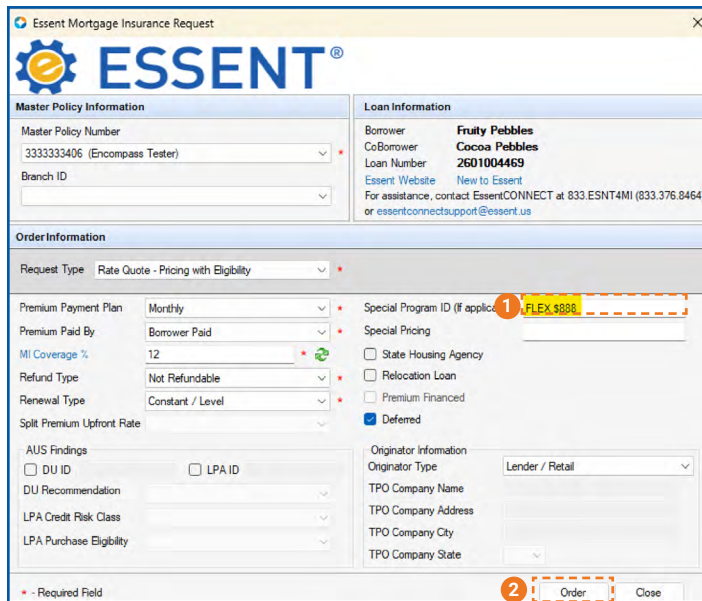
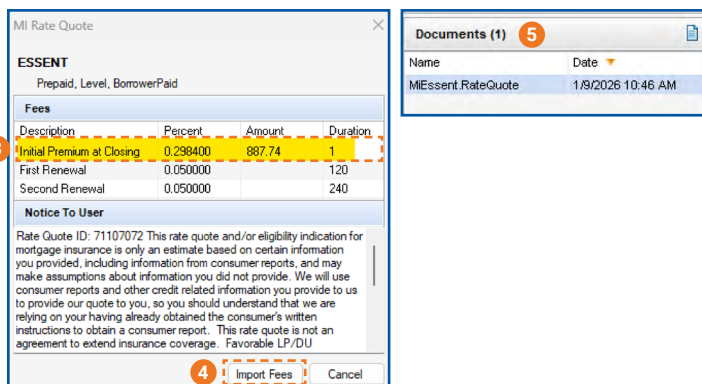
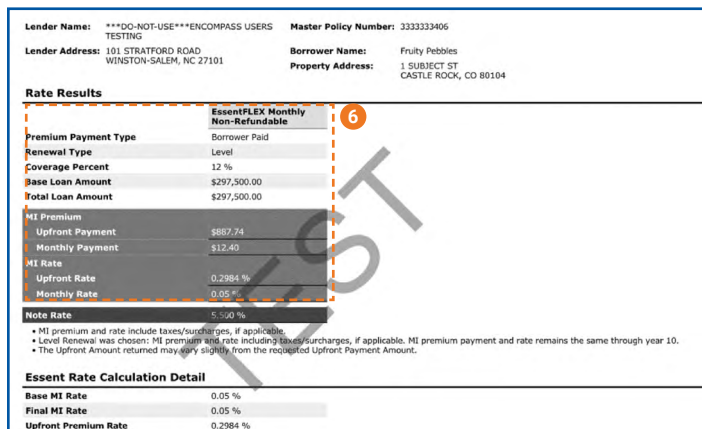


# ESSENT USER MI TIP SHEET

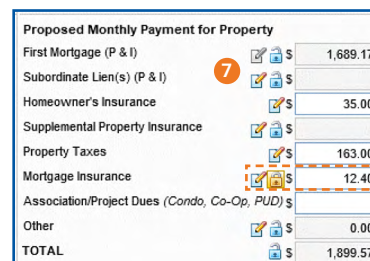
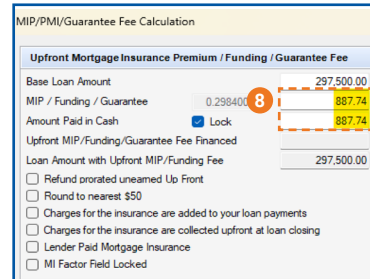
## EssentFLEX® Encompass TQL

EssentFLEX® allows borrowers to tailor their monthly borrower-paid mortgage insurance (BPMI) premium to their individual financial situation. Borrowers pay a customized upfront portion of their MI premium at closing to lower their monthly MI premium. The upfront premium can be funded by the borrower, seller or other interested third party.

EssentFLEX® offers ultimate flexibility because the cost of MI can be divided into a single, upfront premium payment and a lower monthly payment. Lenders enter the amount of available funds to be paid upfront to lower the borrower's monthly MI premium payment, along with other required loan scenario details, to receive a quote with upfront and monthly MI premium amounts.

1. Add the upfront premium paid by the borrower in the **Special Program ID** field formatted as: **FLEX \$[amount]**
2. Click **Order**
3. The initial premium due at closing will show in the following screen
4. Click **Import Fees**
5. After importing rates, view the quote by double clicking the attachment under Documents.
6. The upfront and the monthly payment will show on the quote
7. In the Proposed Monthly Payment for Property section, click the pencil beside the Mortgage Insurance field to see the upfront premium due from the borrower and the monthly premium
8. Proposed Monthly Payment Section (*Monthly MI is imported*):

Mortgage Insurance provided by Essent Guaranty, Inc.

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