



ANNOUNCEMENT

Date: September 5, 2017
Re: We Support Borrowers Impacted By Hurricane Harvey

Our thoughts are with the communities and people that have been impacted by Hurricane Harvey. We acknowledge that natural disasters can result in hardships and we want you to know that we support you and your clients.

To aid relief efforts, Essent is matching donations up to an aggregate of \$100,000 to the American Red Cross for Hurricane Harvey Relief.

If you are a Servicer of an Essent-insured loan, you have our fully-delegated authority to make determinations regarding the suspension of foreclosure proceedings and the approval of repayment or forbearance plans initiated by Fannie Mae and Freddie Mac.

If you are a Lender with an open Essent Commitment, please be reminded of the requirement to ensure at loan closing that an affected property is in the same condition as was represented in the appraisal report or at the time of the Fannie Mae accepted value estimate.

Our Client Services Team is always available to assist you with questions about servicing mortgage insurance (MI) with Essent; and our Loss Management Team can answer questions you may have about defaults or claims.

Client Services	Loss Management
Email: clientservices@essent.us	Email: lossmanagement@essent.us
Phone: 877.569.6547	Phone: 877.331.9077
Hours: Monday - Friday, 8 a.m. to 8 p.m. Eastern time	Hours: Monday - Friday, 9 a.m. to 5 p.m. Eastern time

You can also learn more about our policies and coverage in the event of a disaster in our [Loan Servicing Center](#).

We are proud to be your MI partner.



William D. Kaiser

Senior Vice President, Chief Operations Officer



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For more information about the Red Cross, please visit redcross.org.

Essent Donation Terms: essent.us/harvey

Mortgage Insurance provided by Essent Guaranty, Inc.

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