



Date: April 2, 2012

Enhancements to Essent Online MI Ordering

Effective Date: April 2, 2012

Essent is pleased to announce additional enhancements to our Essent Online MI Ordering. These latest improvements will make the MI application process even more user-friendly. To help guide you through the upgrades, please be sure to reference the attached "tip sheet."

Highlights of Changes

» **Submission Type**

We have revised how the Delegated/Non-Delegated submission type indicator functions if you do not have a default set on My Profile.

1. If you set your Submission Type default on My Profile, then that submission type will be selected on the New Submission tab. You can change it as needed on the New Submission tab.
2. If you have not elected to set your desired submission type on My Profile, then you must select Delegated or Non-Delegated prior to entering your loan or importing your DU 3.2 file.

» **Status of Non-Delegated Submissions**

We have also revised the verbiage used in the status on the pipeline for submitted Non-Delegated Submissions.

1. When the Non-Delegated loan is submitted, the status of the loan will read as "Application in Progress." This means that upon uploading your loan documents, your loan is in our underwriting queue.
2. Your submission will be reviewed and a member of our Essent Underwriting Team will contact you with questions or a decision.

» **TPO Screen**

We have also simplified the screen for the collection of information relating to loans originated by a broker or correspondent for which you are ordering the MI. If you identify a loan as originated by a correspondent or broker from whom your organization is purchasing the loan, you will have only two fields to complete:

1. TPO Company Name
2. TPO Originator Name

If you are ordering MI for a retail-originated loan, you will select Lender/Retail from the drop-down as you have always done.



Date: April 2, 2012

» **Borrower/Co-Borrower Screen**

We have also modified the borrower screen for the collection of credit score and credit repository information:

1. Enter one credit score and associated credit repository for each borrower on the loan
 - a. Enter the middle of three or the lower of two

We are confident that you will find these latest enhancements to be beneficial. We will continue to make changes to Essent Online in response to your feedback and when we believe we can improve your MI submission experience. If you have any questions about them, please contact your Essent Account Manager or Essent Online Help at EssentOnlineHelp@essent.us.