



ANNOUNCEMENT

Date: May 18 2015
Re: Enhancements to Essent Online MI Ordering
Effective Date: May 18, 2015

Essent is pleased to announce enhancements to our Essent Online MI Ordering experience. These improvements will make the MI application submission process even smoother. To guide you through the upgrades, please reference the attached "Tip Sheets".

Highlights of Changes

→ *Simplified Data Entry*

MI Information Section -Non-Delegated, Delegated and MI Ordering Profile:

- We have updated our mortgage insurance section to only display conditional fields, when applicable. For example, the Upfront Split Premium Percentage field will only display if you select Split Premium as a Premium Payment Plan.

Delegated or Non-Delegated Submission Type Selection – MI Ordering Profile and New Submissions:

We have enhanced the ability for our customers to designate their preferred submission method.

- User Level Preferences: We continue to offer the flexibility to designate user level submission method preferences on the MI Ordering Profile screen. (This preference setting may be changed as often as needed on your profile settings screen.)
- Corporate Level Preferences: We also continue to offer the flexibility for our customers to designate their operational preferences regarding submission method. We have simplified the New Submission and MI Ordering Profile screens in the event a corporate level preference has been set as non-delegated.
 - If a customer designates a preference for their personnel to only utilize the non-delegated submission method, then Essent has the ability to limit the submission method choices on the screen to solely reflect non-delegated as an option.
 - Customers, who wish to communicate a corporate preference for your personnel to consistently see only one submission method, may contact our EssentCONNECT Team.
 - If a customer does not have specified corporate level preference for one submission method over another to be utilized by their personnel, then Essent will continue to display both

submission methods on the screen so that the selection may continue to be made at loan level or at user preference level.

We are confident that you will find this Essent Online MI Ordering enhancement to be beneficial. We value your feedback and we pledge to continue making changes to improve your Essent Online MI Ordering experience.

If you have any questions about the new look and feel of the Essent Online MI Ordering system, please contact your Essent Account Manager. You can also call EssentCONNECT at 855-282-1483 or email us at essentconnect@essent.us.

Mortgage insurance provided by Essent Guaranty, Inc.

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