



Date: December 14, 2014

Enhancements to Essent Online MI Ordering and Rate Finder

Effective: December 14, 2014

Essent is pleased to announce additional enhancements to our Essent Online MI Ordering and Rate Finder systems. 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 to Essent Online MI Ordering

» Simplified Data Entry

- MI Information Section for Delegated Submissions
 - We have streamlined your mortgage insurance application data entry by defaulting the coverage percentage to the industry standard for the Loan-to- Value associated with your loan scenario. You have the flexibility to modify the coverage percentage to something other than the industry standard, if desired. We have also added a hover feature describing the industry standards.
- Ability to Update the Lender Loan Number
 - We have provided you the ability to update the lender loan number associated with a request. This new functionality allows you to update the lender loan number for Non-delegated requests prior to submission. Additionally, the new functionality will allow you to update the lender loan number for Delegated requests throughout the process.

Highlights of Changes to Essent Online Rate Finder

» Streamlined Access to Credit Union Rates

- We have modified our Rate Finder system so that there are three easy steps:
 1. Open our Rate Finder tool.
 2. Select “Y” when you would like to receive a Credit Union rate quote.
 3. Enter the loan parameters and receive the Credit Union rate quote.
- You no longer need to log into the system to obtain Credit Union rate quotes.

If you have any questions regarding your existing Essent Online MI Ordering user account, or if you need a new Essent Online MI Ordering user account, please contact Customer Support at 855.282.1483 or EssentOnlineHelp@essent.us.

We are confident that you will find these latest enhancements to be beneficial. We always appreciate your feedback. We will continue to make changes to Essent Online in order to improve your MI submission experiences. If you have any questions regarding either system, please contact your Essent Account Manager or Customer Support at 855.282.1483 or EssentOnlineHelp@essent.us.