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Press Release

For immediate release

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Essent Guaranty Announces Enhanced Integration With Ellie Mae's Encompass Mortgage Management Solution

RADNOR, PENNSYLVANIA – September 10, 2015 – Essent Guaranty, Inc., a nationwide provider of mortgage insurance (MI) and subsidiary of Essent Group Ltd. (NYSE: ESNT), announced today an enhancement to their integration on Ellie Mae's Encompass® all-in-one mortgage management solution. As part of the integration, Essent's customers can now submit non-delegated loans along with documents through a seamless document upload.

Beyond checking rate quotes and ordering MI, lenders are able to submit non-delegated and delegated mortgage loans based on Essent's mortgage insurance guidelines through Encompass. Further, Essent's customers can upload documents from either their Encompass eFolder or local file system.

Ellie Mae is a leading provider of innovative on-demand software solutions and services for the residential mortgage industry. Ellie Mae's Encompass all-in-one mortgage management solution provides one system of record that enables banks, credit unions and mortgage lenders to originate and fund mortgages and improve compliance, loan quality and efficiency.

"With the addition of the seamless upload in Encompass, lenders working with Essent will be able to manage multiple documents and work on other loans at the same time while on the platform," said Bill Kaiser, Essent's chief operations officer. "Now, ordering Essent mortgage insurance is faster and simpler because of the enhanced Encompass integration."

About Essent:

Essent Group Ltd. (NYSE: ESNT) is a Bermuda-based holding company (collectively with its subsidiaries, "Essent") which, through its wholly-owned subsidiary Essent Guaranty, Inc., offers private mortgage insurance for single-family mortgage loans in the United States. Essent provides private capital to mitigate mortgage credit risk, allowing lenders to make additional mortgage financing available to prospective homeowners. Headquartered in Radnor, Pennsylvania, Essent Guaranty, Inc. is licensed to write mortgage insurance in all 50 states and the District of Columbia, and is approved by Fannie Mae and Freddie Mac. Essent also offers mortgage-related insurance and reinsurance through its Bermuda-based

subsidiary, Essent Reinsurance Ltd. Additional information regarding Essent can be found at www.essentgroup.com and www.essent.us.

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