

ESSENT USER TIP SHEET

BlitzDocs®

Ordering Mortgage Insurance

ONE SCREEN IS ALL YOU NEED!

When you are ready to order Mortgage Insurance, simply go to the **BlitzDocs Action Sets** menu, select **MI Companies** and choose **Essent Guaranty**. Most of the data is pre-populated, so typically you will need to complete only four fields as shown below.

Additional information is required:

Essent Master Policy Number	1 *	0100010001
Loan Number		PC1599520
Loan Amount	2	240000.00
Borrower First Name		John
Borrower Last Name		Homeowner
Legal Entity Name		ABC Mortgage
Lender Contact Person Name		John Underwriter
Lender Contact Person Phone Number		111-222-3333
Lender Contact Person Email		junderwriter@abcmort
Lender Contact Person Title		Underwriter
Application Type		Standard
Delivery Type		underwriting
Borrower Social Security Number	3 *	111-00-2222
MI Premium Source Type		BorrowerPaid
MI Coverage Percent	4 *	25
MI Renewal Calculation Type		Constant
MI Duration Type		Deferred Monthly
MI Premium Refundable Type		No
Underwriter Comments	5	Information for Essent's underwriting team

[Submit](#) | [Close](#)

- 1** Select Your Location/ Master Policy Number
- 2** Loan Amount
- 3** Borrower Social Security Number
- 4** MI Coverage Percent
- 5** Underwriter Comments (optional)

Note: if your Master Policy Number does not default, please select the appropriate location from the drop-down.

The MI premium information will default to Borrower Paid, Constant Renewal, Deferred Monthly, Non-Refundable.

If you need a different MI premium plan, simply indicate that in the appropriate fields.

The following chart provides your **Borrower Paid and Lender Paid options**, with the most frequently used premium plan under each option highlighted. (Chart continued on page 2).

Essent Premium Plan	MI Renewal Calculation Type	MI Duration Type	MI Premium Refundable Type
BPMI Deferred Monthly	Constant or Declining	Deferred Monthly	Yes or No
BPMI Monthly	Constant or Declining	Monthly	Yes or No
BPMI Single	Either value can be chosen-with a Single there is no renewal.	Single	Yes or No
BPMI Level Annual	Constant or Declining	Annual	Yes
LPMI Deferred Monthly	Constant or Declining	Deferred Monthly	No
LPMI Monthly	Constant or Declining	Monthly	No
LPMI Single	Either value can be chosen-with a Single there is no renewal.	Single	No
LPMI Level Annual	Constant or Declining	Annual	No

Mortgage Insurance provided by Essent Guaranty, Inc.

Essent Premium Plan	MI Renewal Calculation Type	MI Duration Type	MI Premium Refundable Type
Split Premium 50 bps	Constant or Declining	Split Premium 50 bps	No
Split Premium 75 bps	Constant or Declining	Split Premium 75 bps	Yes or No
Split Premium 100 bps	Constant or Declining	Split Premium 100 bps	Yes or No
Split Premium 125 bps	Constant or Declining	Split Premium 125 bps	No
Split Premium 150 bps	Constant or Declining	Split Premium 150 bps	Yes or No
Split Premium 175 bps	Constant or Declining	Split Premium 175 bps	Yes or No
Split Premium 200 bps	Constant or Declining	Split Premium 200 bps	Yes
Split Premium 225 bps	Constant or Declining	Split Premium 225 bps	Yes

AN EMAIL CONFIRMATION ELIMINATES THE NEED TO WONDER

From: Underwriting - Shared
 To: junderwriter@abcmortgage.com
 Cc: Underwriting - Shared; **Business Solutions**
 Subject: Your Mortgage Insurance request has been successfully received by Essent

Essent will send you a **confirmation email** once your submission has been received. For your convenience, the borrower last name and lender loan number will be included in the email body.

Thank you for your mortgage insurance request. Your documentation has been successfully received.

An Essent Underwriter will be in contact with you as your mortgage insurance request is processed.

Borrower Last Name: Day
 Lender Loan Number: TWO120817

Essent Guaranty, Moving Forward Together
underwriting@essent.us
 877-330-3535

SENDING ADDITIONAL LOAN DOCUMENTS HAS NEVER BEEN EASIER!

If you need to send us **updated documentation**, you can use the **Essent e-Ship** option to transmit us the updated loan documents. No need to use secure email to update Essent's underwriting team, just use BlitzDocs. To send updated loan documents, just select **Essent** in the **MI** menus, and select the documents you want to send to Essent. BlitzDocs will automatically send the updated documents directly to the Essent Underwriting team.

WE'LL AUTOMATICALLY SAVE THE MI APPROVAL IN BLITZDOCS FOR YOU

When Underwriting finishes processing your request, they will notify you via email, and our systems will automatically transmit the decision documents into BlitzDocs for you. No need to manually save the PDF to BlitzDocs!

WE'RE HERE FOR YOU!

Have a problem or question? Never hesitate to call or email your Essent Underwriting Team at 877.330.3535 or underwriting@essent.us from 8 AM to 8 PM Eastern time. We are here to help you.

Mortgage Insurance provided by Essent Guaranty, Inc.