

ESSENT USER TIP SHEET

Ellie Mae's Encompass®

Non-Delegated MI Submission and Seamless Document Upload

Add Essent to Your Providers List

From Encompass, go to **Pipeline** and select loan. Under the Services tab on the left, click on **Order Mortgage Insurance**, or from the Services drop-down on the top Menu Ribbon, select **Mortgage Insurance**.

Your **My Providers** list will appear. If Essent is not already listed on your **My Providers** Tab:

1. Switch to **All Providers** tab
2. Highlight **Essent Guaranty, Inc.**
3. Click on **Add to My List**
4. Click on **Submit** to order Non-Delegated MI

Once **Essent Guaranty, Inc.** is added to My Providers, it will remain there as a default MI provider each time you log in.

Request an Essent Non-Delegated MI Order

If ordering an HFA Loan, check the State Housing Agency checkbox. This box will be checked by default if a DU HFA or LPA HFA program is selected.

If ordering a Doctor/Professional Loan, enter the loan product code **DRPROG** into the Special Program ID field.

Note: If the Login Information fields are not already populated, contact your Encompass Super Admin.

On the **Order** tab, select **Order Non-Delegated MI** as the Request Type.

The following fields will default to the most frequently used values:

| Field | Value |
|-------------------------|---------------------------|
| Premium Pmt Plan | Monthly |
| Deferred* | Checked |
| Premium Pmt Type | Borrower Paid |
| MI Coverage %** | Standard GSE/HFA Coverage |
| Refundable? | Non-Refundable |
| Renewal Type | Level |
| Originator Channel Type | Lender/Retail |

*When the **Monthly Premium Pmt Plan** is chosen, and the **Deferred Check Box** is checked, no premium is due at closing.

The **MI Coverage % submitted on your initial request will remain on the **Order** screen for all subsequent requests. If loan data changes after your initial request, please click on the green icon to recalculate and apply the **Standard Agency MI Requirements**.

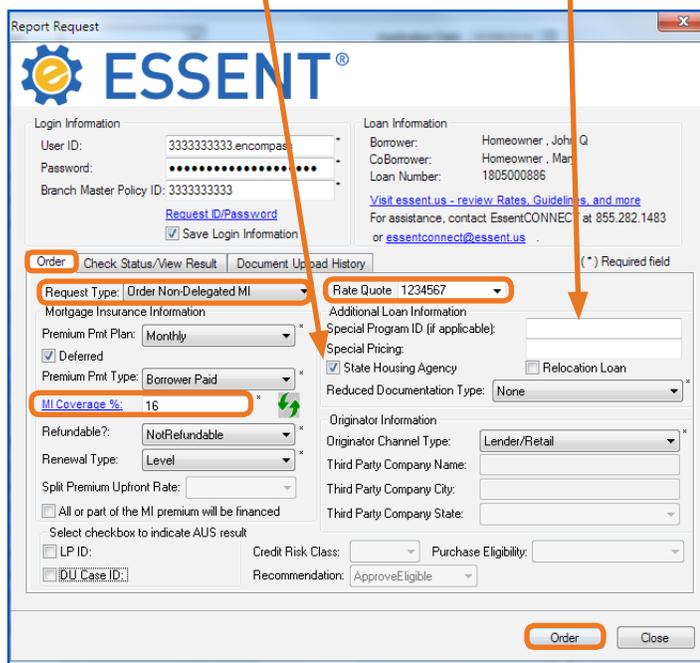
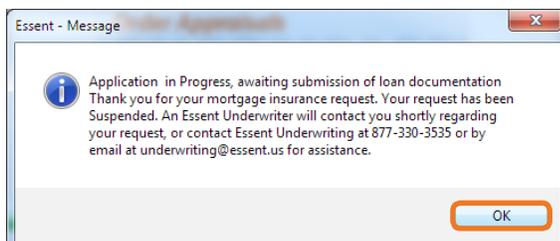
Select or Enter the appropriate **Rate Quote ID**.

Make sure these and other applicable fields in each of the sections are completed and correct.

Click on the **Order** button.

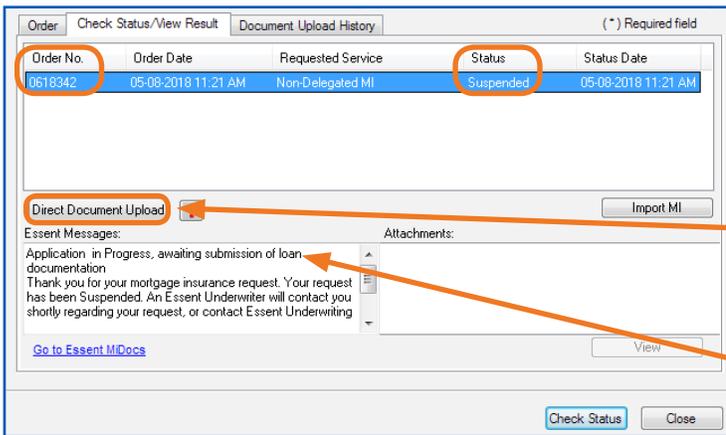
When the system completes processing, you will receive an **Essent Message** indicating "Application in Progress – awaiting submission of loan documentation", click **OK** and Essent's results will be returned in the **Check Status/View Result** tab.

Note: "Your request has been suspended" means that an Essent underwriter is waiting for documents to review. It does not imply any issues with your submission.

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Essent's **MI Certificate #** is listed under the **Order No.** as well as on the **Order** tab.

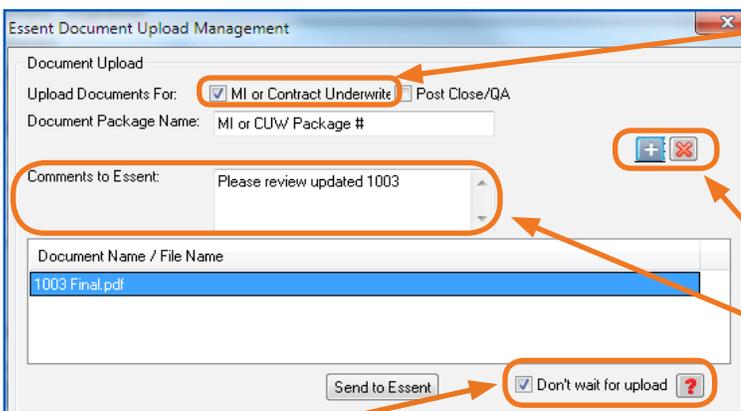
The **Status** will indicate **Suspended** for all Non-Delegated MI orders until Essent has received loan documents and made a decision on your loan.

To select and send documents directly from Encompass to Essent, from the **Check Status/View Result** tab, click the **Direct Document Upload** button*.

Essent Messaging will be stored in the new **Essent Messages** window.

*Essent's Direct Document Upload feature allows user to select and send documents directly from Encompass to Essent Guaranty. If you prefer, you can use the link provided to go to Essent Online MiDocs to upload documents. Credentials are required for this process. Contact EssentCONNECT at essentconnect@essent.us.

Essent Document Upload Management



If the documents are for underwriting the loan, check the **MI or Contract Underwriting** checkbox.

The **Document Package Name** defaults to MI Package 1 for your initial document upload, MI Package 2 for your second package, and so on.

Note: You can change the Document Package Name to fit your needs.

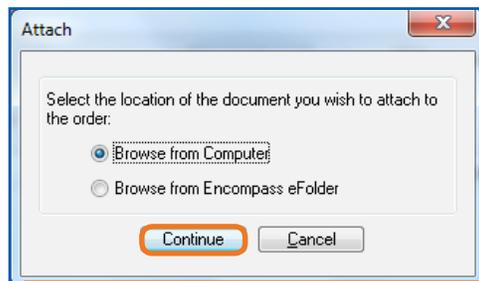
Click on **+** icon to select documents. Click on **X** icon to delete a specific document.

Enter comments to Essent's Underwriting Team.

Note: Maximum character length is 500 for the Comments to Essent.

The **Don't wait for upload** checkbox will be checked. This allows you to continue processing other loans in Encompass while your document upload is in progress.

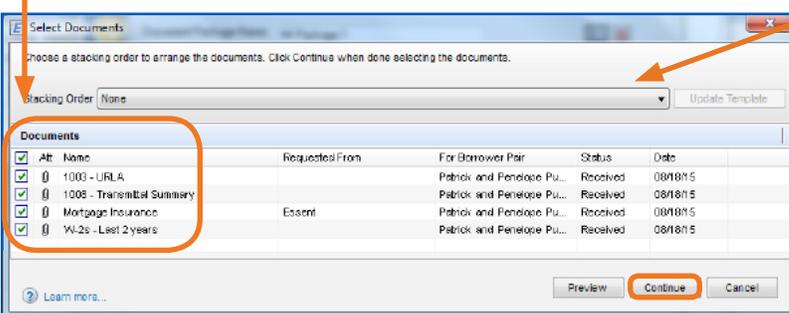
Note: Unchecking this box will require you to wait on this screen for the upload to finish. However, if an upload issue is experienced, this may be resolved by simply unchecking this box.



When you click on **+** the **Attach** window will open. Depending on where you keep your loan documents, select **Browse from Computer** or **Browse from Encompass eFolder** and click the **Continue** button.

- **Browse from Computer:** Select one or multiple documents at the same time and click Open.

- **Browse from Encompass eFolder:** From the **Select Documents** window, choose one document or multiple documents at the same time by clicking the check box.



If your Super Admin has created Document **Stacking Orders**, you can select from among those listed or simply select the documents you wish to send from the Document list window.

Note: If you are using an Essent Stacking Order, documents listed as Required must be attached or you cannot click on **Continue** on the **Select Documents** window.

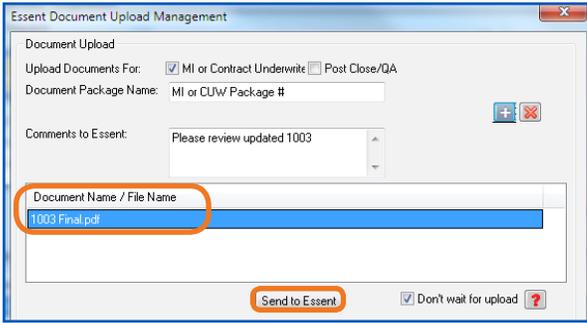
Click on **Continue** button.

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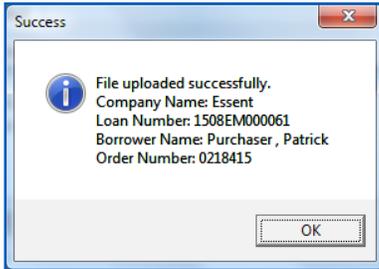
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EGI-6012.299 (06/18)

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In the **Essent Document Upload Management** window, the Documents selected will appear in the **Document Name/File Name** section.

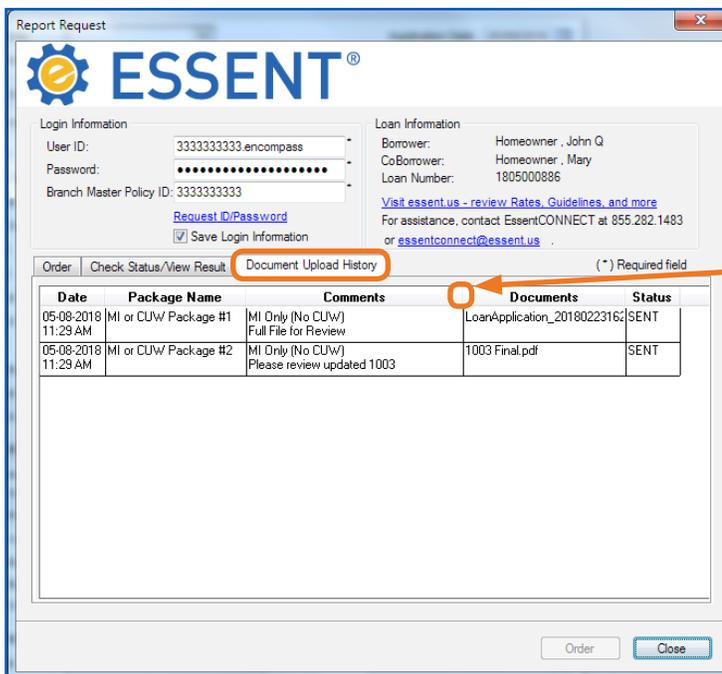
When all documents have been added, click **Send to Essent**.



When your files have been uploaded to Essent, the **Success** window will appear.

You will also get an e-mail notification from Essent's Underwriting Team that your documents have been received.

You can view all your document uploads and/or Comments to Essent at any time by going to the **Check Status/View Result** tab and clicking on the **Direct Document Upload** button or click on the **Document Upload History** tab.



Your uploaded documents and comments history will appear on the **Document Upload History** tab.

Note: To view entire comment, either double click on the line to the right of the Comments header on the Document Upload History tab, or pull the line to the right.

To send additional documents to Essent, click on the **Direct Document Upload** button from the **Check Status/View Result** tab and follow the steps on Page 2.

If loan data changes after the initial Non-Delegated Order has been submitted, please send corresponding documents to Essent by using the steps above.

Enter specifics regarding **loan data changes** in the **Comments to Essent** section on the **Essent Document Upload Management** window, **and** notify the Essent Underwriting team at underwriting@essent.us of the data changes made.

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Non-Delegated Decision and MI Fee Import

Essent's Underwriting Team will notify you when a decision has been made on your loan.

To retrieve updated status and Essent PDF documents, go to the **Check Status/View Result** tab and click on the **Check Status** button located in the bottom right-hand corner of screen.

For approved submissions, click on **View** or double click on **MI Response** in the **Attachments** section to bring up a PDF of Essent's Commitment and Certificate of Insurance.

If Essent Underwriting notifies you the submission has been pended for additional information and/or documents, retrieve **Essent's Pre-Commitment Notice** PDF by going to **Check Status/View Result** tab and clicking on the **Check Status** button. Click on **View** or double click on **MI Response** in the **Attachments** section.

Note: All Essent PDF documents are also automatically saved in Encompass eFolder.

If your submission was approved, Click on **Import MI** to see the actual premium rate information on the **MI Fee Import** screen.

| Description | Value |
|--------------------------------|----------|
| First Renewal Rate | 0.300000 |
| First Renewal Duration Months | 120 |
| Second Renewal Rate | 0.200000 |
| Second Renewal Duration Months | 240 |

Click on **Import Fees**. A pop up will let you know that the MI fees have imported successfully. Click **OK**.

Note: MI Taxes will be included in the MI Premium Rate and MI Premium Payment when applicable.

| | Present | Proposed |
|-----------------|---------------|-----------------|
| Rent | | |
| First Mtg. | 650.00 | 858.50 |
| Other Fin. | | |
| Haz. Ins | 30 | 33.54 |
| RE Taxes | 95 | 135.42 |
| Mtg. Ins | | 42.90 |
| HOA Dues | | |
| Other | | 0.00 |
| Total | 775.00 | 1,070.36 |

To complete Import MI process, go to the **1003, Page 2** and click the pencil icon beside Mtg. Ins. under Proposed Monthly Housing Expenses to view the **MIP/PMI/Guarantee Fee Calculations** screen, click **OK**. The fees will now be included on the relevant Encompass forms.

We are Here to Assist You!

We are here to answer your questions from Monday - Friday from 8:00 AM to 8:00 PM Eastern time. If you need assistance with Encompass, contact the EssentCONNECT team at essentconnect@essent.us or 855-282-1483. Contact our Underwriting team at underwriting@essent.us or 877-331-8311 for rates, guidelines, loan status, scenarios or turn-times.

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