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## Press Release

For immediate release

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### **Essent Guaranty Fully Integrated with Mortgage Cadence's Enterprise Lending Center Loan Origination System**

**RADNOR, PENNSYLVANIA – May 17, 2016** – Essent Guaranty, Inc., a nationwide provider of mortgage insurance (MI) and Mortgage Cadence LLC, an Accenture Company, announced today that Essent MI services is now the most efficient way to originate MI available to lenders through the Mortgage Cadence Enterprise Lending Center (ELC) loan origination solution (LOS). All lenders now have access to Essent MI for delegated and non-delegated loans and real-time rate quotes through Mortgage Cadence's LOS.

"Essent is thrilled to integrate with Mortgage Cadence's ELC to provide direct and real-time access to private MI for lenders and borrowers through the Mortgage Cadence ELC," said Bill Kaiser, Essent Guaranty's chief operations officer. "With this integration, clients can order delegated and non-delegated MI without leaving the ELC platform. Further, customers can directly quote Essent MI within the LOS, giving them more confidence in the accuracy of the information that they share with borrowers."

Mortgage Cadence's Enterprise Lending Center helps lenders reduce cycle time and decrease cost, while providing lenders with control over their system through built-in business rules and workflow. This integration with Essent Guaranty complements these core features of the ELC so that lenders can further streamline processes by checking rate quotes and ordering MI without leaving the Mortgage Cadence platform.

"We are constantly seeking out the best-in-class third party providers to deeply integrate with, and Essent is another great example of this, giving our clients the seamless experience they've come to expect from our technology," said Mortgage Cadence's EVP of Product Management, Paul Wetzel. "This new integration is the next step in continually advancing our mission to provide clients with enterprise-grade lending technology."

#### **About Essent:**

Essent Group Ltd. (NYSE: ESNT) is a Bermuda-based holding company which, through its wholly-owned subsidiary Essent Guaranty, Inc., (collectively, "Essent") 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 and rated BBB+ by Standard & Poor's and Baa2 by Moody's, 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 may be found at [www.essentgroup.com](http://www.essentgroup.com).

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