

ESSENT USER TIP SHEET

Mortgage Cadence Enterprise Lending Center (ELC) v8.2

Delegated MI Order

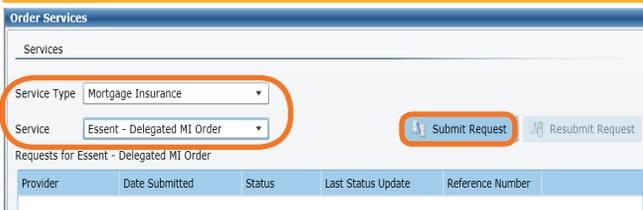
For additional details, go to <http://amc-resource-center.helpdocsonline.com/release-8-2>, under 8.2 Release Notes and Additional Documents section, click on **Essent MI Integration Phase 2 Feature Enhancement**.

STEP 1



To submit a **Delegated Request**, click on the **Actions** icon located in the top right hand corner of ELC and click on **Order Services**.

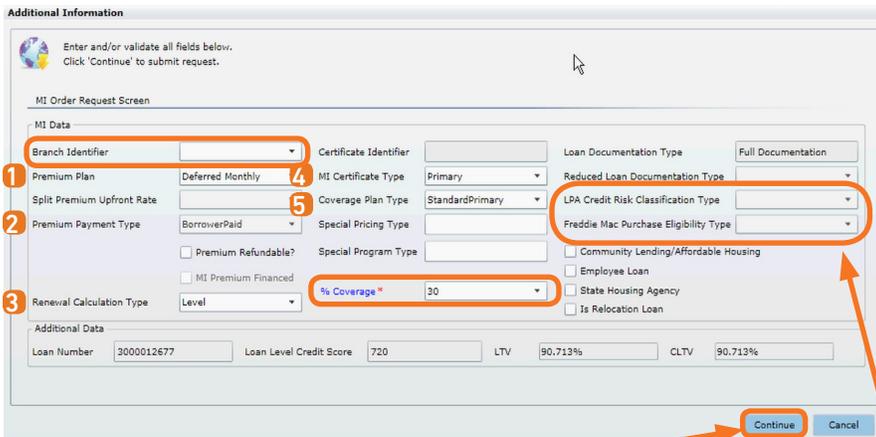
STEP 2



On the **Order Services** screen:

- **Service Type:** Select **Mortgage Insurance**.
- **Service:** Select **Essent – Delegated MI Order**.
- **Submit Request:** Click **Submit Request** button and the **MI Order Request** screen will appear.

STEP 3



MI Order Request Screen: complete applicable fields.

Branch Identifier: If field is enabled, select your appropriate branch. For subsequent orders, the value selected initially will populate and the Branch ID field is disabled.

Defaulted values:

(1) Premium Plan	Deferred Monthly
(2) Premium Payment Type	Borrower Paid
(3) Renewal Calculation Type	Level
(4) MI Certificate Type	Primary
(5) Coverage Plan Type	StandardPrimary

% Coverage: Click to view the **GSE MI Coverage Requirements**.

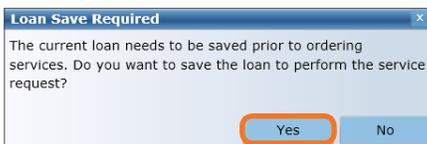
DU/LP AUS:

• **LPA Credit Risk Classification Type and Freddie Mac Purchase Eligibility Type:** Fields are enabled if Freddie Mac is selected as AUS Vendor on the [Automated Underwriting screen](#).

• **FNMA DU:** On the [Automated Underwriting screen](#) select Fannie Mae as the AUS Vendor and relevant DU Rating.

After data entry is complete, click on **Continue**.

Note: The data entered on the MI Order Request screen automatically saves on subsequent MI Order requests for a specific loan after clicking Reload Loan button on Order Services Screen. Complete/modify fields as necessary on each request.



Always click **Yes** on the **Loan Save Required** pop-up to save the Request data.



If the **Loan has been modified since it was last loaded** pop-up appears, click **Attempt Save Loan**.

Mortgage Insurance provided by Essent Guaranty, Inc.

STEP 4

Order Services

Services

Service Type: Mortgage Insurance

Service: Essent - Delegated MI Order

Submit Request Resubmit Request

Requests for Essent - Delegated MI Order

Provider	Date Submitted	Status	Last Status Update	Reference Number
Essent - Delegated MI Order - Mortgage Insurance	6/13/2016 4:53:15 PM	Approved	6/13/2016 4:54:29 PM	

Refresh Requests Reload Loan

Auto Refresh Last Refresh: 13:39:14

Close

On the **Order Services** screen, to update the **Status**:

- Click the **Auto Refresh** check box to automatically update the **Status** -or-
- Click the **Refresh Requests** button until the **Status** updates.

The **Status** will change from Pending to Submitted, then will display Essent's Status.

Once Essent's Status is populated, uncheck **Auto Refresh** to review submission and returned documents.

To populate the **Certificate Identifier** field on the MI Request screen and MI Wizard screen, click on **Reload Loan**.

STEP 5

1	Essent - Delegated MI Order - Mortgage Insurance	6/15/2016 1:54:16 PM
	Essent_Delegated_Request_15-06-2016T13-54-36-59.xml	78 Other
	Essent_Delegated_Response_15-06-2016T13-55-43-18.xml	78 Other
4	Essent_MI_Commitment_15-06-2016T13-55-44-79.pdf	79 Other
2	Submission Results	1 Other

1 In the provider column, click on **Essent - Delegated MI Order - Mortgage Insurance**.

2 To view the **Order Status** and **Premium Details**: Click on **Submission Results**.

Order Status

MI Application Type: Delegated Loan Number: 3000012618

MI Certificate Identifier: 0436280 Status: Approved

MI Certificate Expiration Date: 10/13/2016 Coverage %: 6

mm/dd/yyyy Premium Payment Type: LenderPaid

Premium Details

Upfront Premium Rate %: 0.569003 (includes MI Taxes if applicable) Upfront Premium Amount: \$913.25 (includes MI Taxes if applicable)

Renewal Sequence	Rate %*	Duration Months	Municipal	County	State	All Taxes	Monthly Tax Amt	Upfront Tax Amt
1st Renewal	0.51215	120	8	4	1.80	13.80	\$4.82	\$64.20
2nd Renewal	0.227589	240					\$2.41	\$32.10
*Include MI Taxes if applicable							\$1.08	\$14.45
							\$8.31	\$110.75

Note: **MI Taxes** will display on the **Order Status** screen and are included in the Upfront Premium Rate %/Amount and 1st and 2nd Renewal Rate %, when applicable.

3 **Import MI Fees**: On **Order Services** screen, click on **Reload Loan**. Close Order Services screen to view imported MI fees on the MI Wizard Screen and other applicable screens.

Order Services

Refresh Requests 3 Reload Loan

4 **View/Download PDF**: Click on the **Essent_Delegated_Response_[date].pdf** link, then click **Open** on the pop-up to view the **MI Certificate**, which includes the Premium information. All Essent PDF's are also stored in **Document Tracking** and in the **Attachments** screen.

Do you want to open or save Response_2016-03-17T14-06-20-84.pdf (13.4 KB) from elcqawebvc.mortgagecadence.com?

Open Save Cancel

ESSENT™

Commitment and Certificate Number: 0998399

Lender Loan Number: 3000012329

Master Policy Number: 10-0099-0001

COMMITMENT AND CERTIFICATE OF INSURANCE

Essent Guaranty, Inc. ("Company") in consideration of the premium payment set forth below and in reliance on representations made in your Application, as reiterated in the Loan Information section below, issues this Commitment and Certificate of Insurance pursuant to the terms and conditions of the Master Policy as referenced in the Endorsements and Notes section below. Any modifications, changes or revisions of the terms set forth on this Commitment and Certificate of Insurance without prior written consent of the Company, will invalidate the Commitment and Certificate of Insurance and the related insurance coverage. Subject to payment of premium, the Certificate of Insurance becomes effective on the date the Loan is Closed or such other date as mutually agreed to by you and the Company provided the Loan is Closed prior to the expiration of the Commitment. The Company reserves the right to rescind the Commitment and Certificate of Insurance if the Loan is ineligible for coverage based upon the terms of the Master Policy and the Company's published underwriting guidelines. Capitalized terms in this form shall be given the meaning as ascribed to them in the Master Policy.

INSURER'S INFORMATION	BORROWER(S) NAME AND PROPERTY INFORMATION
Master Policy Name: ACCENTURE MORTGAGE CADENCE	TEST/LOAN FRSTIMER
Master Policy Address: 901 RICE STREET NORTHWEST ATLANTA, GA 30378	SARAH D TESTCASE
	3726 POPLAR ST, DAWSON, IA 50099

Note: If loan data changes after your original submission, please resubmit request following the above steps.

SUSPENDED STATUS

If the Status is **Suspended**, an EssentCONNECTSM team member will contact you to review -or- you may contact EssentCONNECT at 855-282-1483 or essentconnect@essent.us.

Order Services

Services

Service Type: Mortgage Insurance

Service: Essent - Delegated MI Order

Submit Request Resubmit Request

Requests for Essent - Delegated MI Order

Provider	Date Submitted	Status
Essent - Delegated MI Order	3/22/2016 1:58:49 PM	Suspended

Request_2016-03-22T13-58-59-61.xml 74 Other

Response_11578.xml 74 Other

Submission Results 1 Other

Refresh Requests Reload Loan

Auto Refresh Last Refresh: 13:39:14

Close

Order Status

Loan ID: 3000012329

Rate Quote No:

Certificate No: 0366399

Condition	Description
Suspended	Thank you for your mortgage insurance request. Your request has been suspended. An EssentCONNECT team member will contact you shortly regarding your request, or contact EssentCONNECT at 855.282.1483 or by email at EssentCONNECT@essent.us for assistance.
Suspended	Combined Loan To Value (112.0%) must be less than or equal to 97%.

Note: To obtain approval, you may need to correct data and resubmit the request or, the updated Status and documents will automatically be returned back to Mortgage Cadence. If Order Services screen indicates **Expired Status**, please resubmit the request to Essent.

Questions? Contact the EssentCONNECT Team, Monday - Friday from 8:00 AM to 8:00 PM Eastern time, at 855-282-1483 or essentconnect@essent.us if you have any questions on submitting a request through Mortgage Cadence ELC.

Mortgage Insurance provided by Essent Guaranty, Inc.