

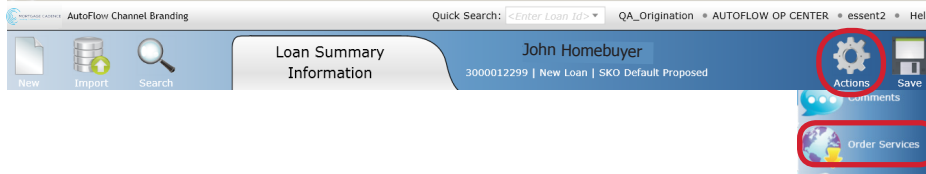
ESSENT USER TIP SHEET

Mortgage Cadence Enterprise Lending Center (ELC) v8.2

Non-Delegated MI Order

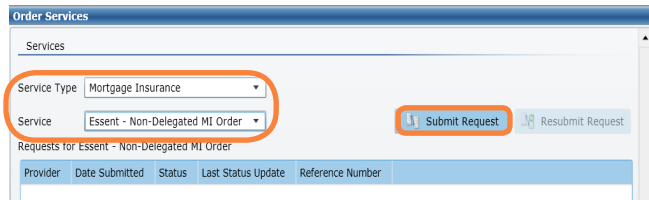
For additional details, go to <http://amc-resource-center.helpdocsonline.com/release-8-2>, under 8.2 Release Notes and Additional Documents section, click on **Essent MI Integration Phase 2 Feature Enhancement**.

STEP 1



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

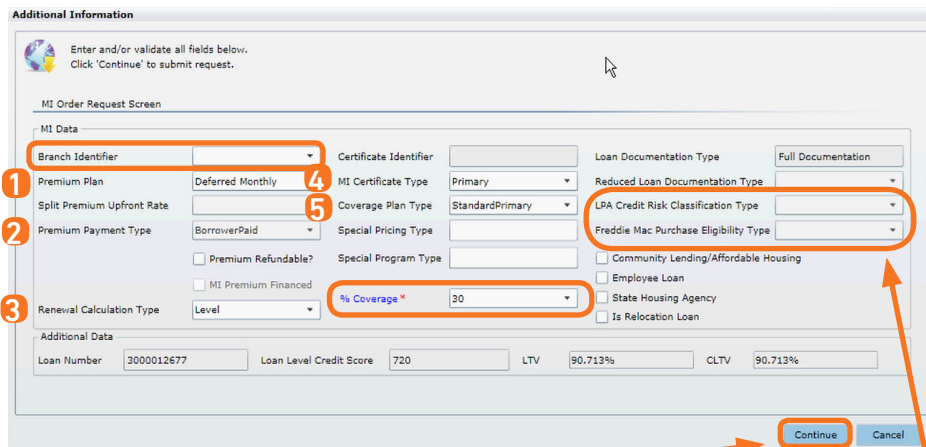
STEP 2



On the **Order Services** screen:

- **Service Type:** Select **Mortgage Insurance**.
- **Service:** Select **Essent – Non-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

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

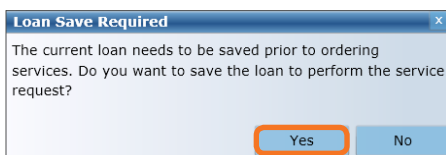
Note: The data entered on the MI Order Request screen automatically saves on subsequent MI Order requests for a specific loan after clicking Reload Loan button on Order Services Screen. Complete/modify fields as necessary on each request.

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

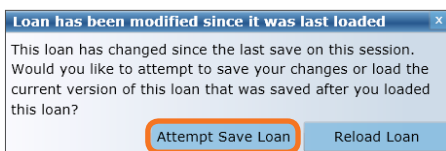
DU/LP AUS:

• **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.



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

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 **Suspended**.

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 - Non-Delegated MI Order - Mortgage Insurance	8/1/2016 2:51:31 PM	Suspended
	Essent_NonDelegated_Request_01-08-2016T14-51-41-69.xml	78	Other
	Essent_NonDelegated_Response_01-08-2016T14-52-44-83.xml	78	Other
2	Submission Results	1	Other

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

2 To view the **Order Status**: Click on **Submission Results**

3 **Non-Delegated requests** will *always* initially suspend until loan documents are submitted via Essent Online MiDocs.

4 To send loan documents to Essent: on the **Order Status** screen in the **Description** box, click on the MiDocs link [<https://essentonline.essent.us/midocs>] and a new browser will open to the MiDocs login page. Make sure you note the MI Certificate Number and Loan ID Number.

Refer to **Essent's MiDocs Tip Sheet** for step-by-step instructions on uploading your loan documents.

STEP 6

After you submit all required documents to Essent, an Essent Underwriting team member will contact you when a decision has been made on your loan. To review your approval, go to the **Order Services** screen.

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

Note: If loan data changes after your original submission or if Order Services screen indicates **Expired Status**:

1. Please resubmit your request following the above steps.
2. Notify Essent's Underwriting Team at 877-330-3535 or underwriting@essent.us.
3. Go to Essent Online MiDocs to upload relevant loan documents.

View/Download PDF: On the **Order Services** screen, click on the **Essent_NonDelegated_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.

Questions? Contact the EssentCONNECTSM 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 through Mortgage Cadence ELC.

Mortgage Insurance provided by Essent Guaranty, Inc.