

# ESSENT USER TIP SHEET

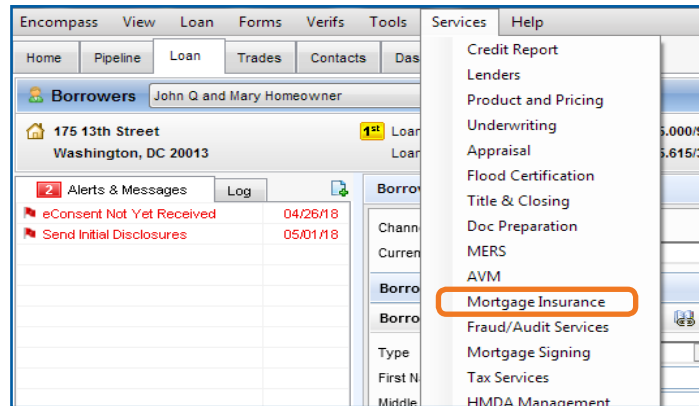
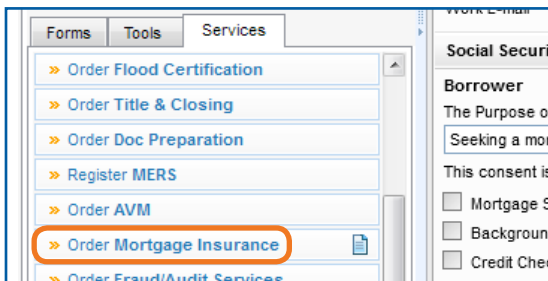
## Ellie Mae's Encompass®

### Delegated MI Submission

#### 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 Services drop-down on the top Menu Ribbon, select **Mortgage Insurance**.

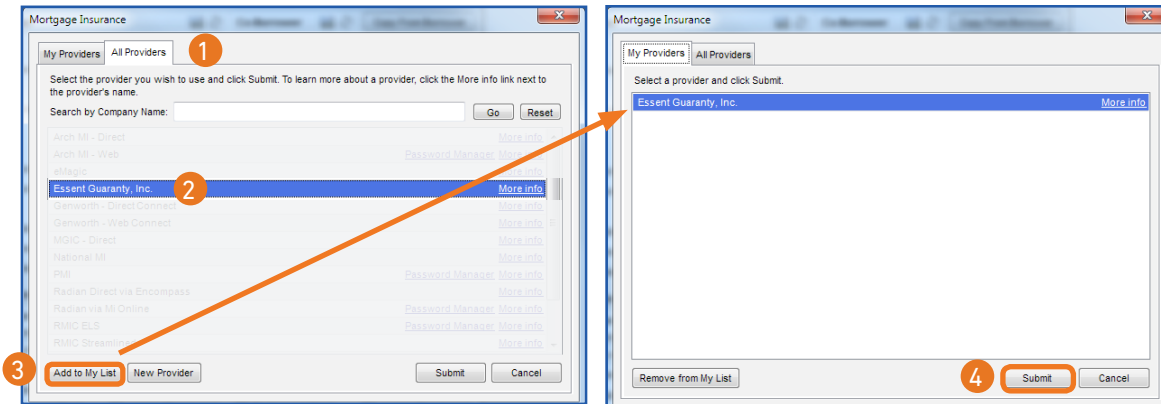


Your **My Providers** list will appear.

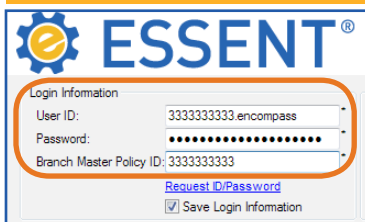
If Essent is not already listed on your **My Providers** Tab:

1. Switch to **All Providers** tab
2. Highlight **Essent Guaranty, Inc.**
3. Click on **Add to My List**
4. Click on **Submit** to order Rate Quote

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



#### Check Your Login Information



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

Continue to Page 2 for tips on ordering a **Delegated MI Certificate**.

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Mortgage insurance provided by Essent Guaranty, Inc.

## Request an Essent 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.

On the **Order** tab, select **Order 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 %**	GSE/HFA Standard 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, your results will be returned in the **Check Status/View Result** tab.

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

For Approved submissions, click on **View** or double click on the **MI Response** to bring up a PDF of **Essent's Commitment and Certificate of Insurance**. MI Responses can also be retrieved from the eFolder.

Click on **Import MI** to see the actual premium rate information on the **MI Fee Import** screen.

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.

To complete the 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 and click **OK**. The fees will now be included on the relevant Encompass forms.

If your request is suspended, a pop-up will alert you. Click **OK**. Go to the **Check Status/View Result** tab. A member of the EssentCONNECT team will contact you to help resolve the issue that caused the suspension.

## We Are Here to Assist You!

We are here to answer your questions 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](mailto:essentconnect@essent.us) or 855-282-1483. For rates, guidelines, loan status, scenarios or turn-times, contact our Underwriting team at [underwriting@essent.us](mailto:underwriting@essent.us) or 877-331-8311.

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