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Press Release

For immediate release

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Essent EssentIQ™ Wins 2017 HW TECH100™ Award

RADNOR, PENNSYLVANIA – March 6, 2017 – Essent Guaranty, Inc., a nationwide provider of mortgage insurance (MI) and subsidiary of Essent Group Ltd. (NYSE: ESNT), announced today that HousingWire Magazine has named its popular homebuyer education tool, EssentIQ[™], to its list of 2017 TECH100[™] award winners.

"The companies that make up the 2017 HW TECH100 are the cream of the crop of the entire housing industry, from real estate to mortgage lending, servicing, and investment," said HousingWire Senior Financial Reporter Ben Lane. "These companies aren't just taking part in the housing industry's technological revolution; they're leading it."

EssentIQ's data-driven design creates customer-specific scenarios in seconds to:

- show the opportunity cost of waiting to save 20% down vs. buying now
- calculate the long-term savings of not paying rent
- project how quickly homeownership can build equity and wealth accumulation

Mortgage professionals can then print, save and email summaries personalized with their homebuyer's name, as well as their own logo or photo.

In addition, "EssentIQ en Español launched this week. Being recognized as a TECH100 award winner underscores how powerful this tool can be for mortgage professionals," said Felipe Obando, Essent's vice president of marketing. "According to a recent announcement from NAHREP®, for the second year in a row, Hispanics were the only ethnic demographic to have an increase in their homeownership rate. EssentIQ en Español will be a critical tool for those who want to reach out to and better serve this segment of the market."

To learn more about this free online tool, go to essent.us/essentiq.

For more information about the TECH100 $^{\text{TM}}$ winners, visit housingwire.com/articles/39390-hw-tech100-winner-essent-guaranty.

About Essent:

Essent Group Ltd. (NYSE: ESNT) is a Bermuda-based holding company (collectively with its subsidiaries, "Essent") which, through its wholly-owned subsidiary Essent Guaranty, Inc., 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, 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, reinsurance and advisory services through its Bermuda-based subsidiary, Essent Reinsurance Ltd. Additional information regarding Essent may be found at www.essentgroup.com and www.essent.us.

About HousingWire:

HousingWire is the nation's most influential industry news source covering the U.S. housing economy, spanning residential mortgage lending, servicing, investments, and real estate operations. The company's news, commentary, magazine content, industry directories, and events give more than one million industry professionals each year the insight they need to make better, more informed business decisions. Winner of numerous awards, including a 2012 Eddie Award for national editorial excellence in the B2B Banking/Business/Finance category, HousingWire has been recognized for excellence in journalism by the Society of Business Editors and Writers, the American Society of Business Press Editors, the National Association of Real Estate Editors, and Trade Association Business Publications International. Learn more at housingwire.com.

 $\label{eq:thm:policy} Tech 100^{TM} \ is \ a \ trademark \ of \ Housing Wire.$ $NAHREP^{\circledast} \ is \ a \ registered \ trademark \ of \ the \ National \ Association \ of \ Hispanic \ Real \ Estate \ Professionals.$

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