

COMMITMENT AND CERTIFICATE OF INSURANCE

Essent Guaranty, Inc., (the "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.

INSURED'S INFORMATION		BORROWER(S) NAME AND PROPERTY INFORMATION	
Master Policy Name	ABC Bank	Borrower One	
		Borrower Two	
		Borrower Three	
Master Policy Address	101 Anywhere Street Suite 1000 Winston-Salem, NC 27104	Borrower Four	
		Borrower Five	
		101 New Cert Lane Winston-Salem, NC 27104	

INSURANCE INFORMATION			
Commitment Date	03/15/2014	Submission Type	Non-Delegated
Commitment Expiration Date	07/15/2014	Coverage Percentage	25%
Premium Plan Type	Borrower Paid Rates	Renewal Premiums	Level
Premium Refundability	Non-Refundable	Premium Payment Plan	Deferred Monthly

PREMIUM RATE INFORMATION		Premium Rate	Premium Amount
Months 1-12		0.39%	\$65.81
Months 13-120		0.39%	\$65.81
Months 121-360		0.20%	\$33.75
Premium Due to Activate	NA - Deferred Premium – No Payment due at closing. Servicer will be billed.		

Premium Rate with Adjustments

Base Rate: 0.39%
Total Rate: 0.39%

ENDORSEMENTS AND NOTES

This Commitment and Certificate is insured under Essent's
 EGI-1002.001(01/11)-Master Policy, EGI-1002.010(01/11)-Non-Delegated Clarity End.
 EGI-1002.128(01/11)-NC State End.

LOAN INFORMATION

Loan to Value (LTV)	90%	Occupancy	Owner Occupied
Combined Loan to Value	90%	Loan Purpose	Purchase
Sales Price	\$250,000	Amortization Term	360 Months
Appraised Value	\$225,000	Amortization Type	Fixed
Original Value	\$225,000	ARM Mos to 1st Rate change	
Base Loan Amount (Insured Amt)	\$202,500	Balloon Term Months	
Total Loan Amount (with Financed Premium)	\$202,500	Temp Buydown	
AUS/Recommendation	DU-APPR/ELIGIBLE	Third Party Originated	No
Property Type	Detached	Representative Credit Score	800
Loan Product(s)	MY COMMUNITY/HOME POSSIBLE	Corporate Relocation	No

INSURED'S CERTIFICATION

By paying the initial premium, the Insured accepts the Company's coverage offered and authorizes activation of this Commitment as a Certificate by certifying that: (1) the Loan transaction as described above has been Closed; and (2) any terms and conditions have been fully satisfied; and (3) Loan information, including those set forth above on the Commitment and Certificate and other information provided for validating eligibility under the Company's Underwriting Guidelines is true and correct and the Company can rely on it in extending coverage to the Loan; and (4) there has been no Default prior to the tender of the initial premium or Loan is not in Default at the time the applicable premium is paid; and (5) the Insured has no knowledge of any material changes in any statement contained in such Application, supporting documentation or representations.

SERVICER INFORMATION AND INSTRUCTIONS

To activate the Certificate of Insurance, follow the instructions provided by the Activation Notice.
 Any assignment of the servicing of the Loan or rights of the Insured under the Commitment and Certificate must be in accordance with the terms and conditions of the Master Policy.