

ESSENT  ONLINE

MI Ordering Training Assistant

Accessing MI Ordering for a Delegated Submission via
Calyx Software® Point®

March 2013



moving forward together

AGENDA

- Who We Are
- Purpose of Training
- Using Essent Online
- Frequently Asked Questions
- Support Contacts and Availability

- A mortgage insurer domiciled in Pennsylvania, licensed in all 50 states and the District of Columbia, and approved by Fannie Mae and Freddie Mac in 2010.
- Founded to serve the housing finance industry when the demands of a rapidly changing business climate called for a new kind of mortgage insurance company:
 - \$600MM of committed capital and backed by a seasoned investor base
 - Focused on building strong risk management partnerships with the lender community
- As an established mortgage insurer, the provider of choice for many of the largest and most seasoned mortgage originators.
- With Leadership and Operations teams that have extensive experience from all areas of the mortgage finance industry.
- Your mortgage insurance partner.

Purpose of Training

- To show you how to access MI Ordering via Calyx® Point® to submit your mortgage insurance application



- Is easy to learn and use
- Is available 24/7
 - Except Saturday 11:00 pm Eastern through Sunday 11:00 am Eastern for system maintenance
- Is totally supported by Essent Customer Support and Underwriting Teams

Using Essent Online to Order MI

- Accessing MI Ordering via Calyx Software® Point® for Delegated Submissions
- MI Ordering Log In Screen
- Creating your Profile
- Completing an MI Submission
 - Data Import from Point
 - Completing Remaining Data Fields
 - Submitting and Retrieving a Commitment/Certificate
- Editing a Delegated MI Submission
 - Changing, Adding, and Saving Data
- FAQs

Accessing MI Ordering via Calyx Software® Point®

Tip

If you add your Lender Case No on Page 1 of the Point Loan Application, it will populate the Lender Loan Nbr in MI Ordering

The screenshot shows a software interface with a menu bar and a form. The 'Interfaces' menu is open, and the 'Mortgage Insurance...' option is highlighted. A dialog box titled 'Mortgage Insurance Interfaces' is open, showing a list of vendors with 'Essent Guaranty, Inc.' selected. Red circles and numbers 1, 2, and 3 indicate the steps: 1. Click on Interfaces, 2. Click on Mortgage Insurance..., and 3. Click on Essent Guaranty, Inc.

With your loan application open in Point:

1. Click on Interfaces
2. Then on Mortgage Insurance...
3. Then on Essent Guaranty, Inc.

Launching Essent Online MI Ordering

B MI, Essent ND | Mortgage Insurance Interfaces - Essent Guaranty, Inc.

Getting Started

Lender Case Identifier

* To view/print any document listed under the heading/section "Document", double-click on the document.

Item	Results	Date	Document
------	---------	------	----------

Click on
Launch Essent Online MI Ordering



Security ([show explanation](#))

This is a public or shared computer
 This is a private computer

I want to change my password after logging on

Login ID:

Password:

© 2010 Essent Guaranty, Inc. All rights reserved.

You will go directly to the Essent Online MI
Ordering log in screen

The MI Ordering Login Screen

Important

Typically, you will be using this application in your office. In that case, you would click “This is a private computer.”

If you are using a public computer (for example, at a library) or you are using a Wi-Fi hotspot (perhaps on a business trip), you should click the “public or shared” option to maintain proper security levels.

You will be prompted to change your password every 90 days. You will receive email reminders starting 10 days before the deadline. You can change your password before the deadline, or as often as you like.

Check the box on the log on screen and the following message will appear:

With this option selected, a page used to change your password will be displayed after your credentials are submitted.

Enter your Login ID , current Password and click Log On.

Enter your old (current) password and your new password twice. Click on **Change Password**.

If you decide you don’t want to change your password at that moment, or went to the change password screen in error, click on **Continue** and your password will not change.

ESSENT ONLINE

Security ([show explanation](#))

This is a public or shared computer

This is a private computer

I want to change my password after logging on

Login ID:

Password:

Log On

© 2010 Essent Guaranty, Inc. All rights reserved.

[Forgot Login ID?](#) [Forgot Password?](#)

ESSENT ONLINE

Old password:

New password:

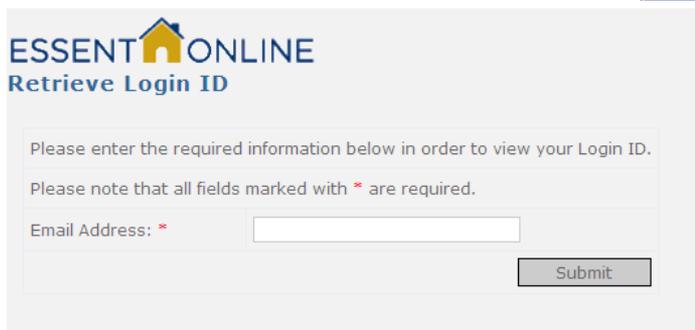
Confirm new password:

[Change Password](#) [Continue](#)

The MI Ordering Login Screen

If you've forgotten your Login ID, click on the Forgot Login ID? button at the bottom of the log in screen pictured.

You will need to enter your Email Address and click Submit. Your email address will be authenticated and your Login ID will be sent to that address.



ESSENT  ONLINE
Retrieve Login ID

Please enter the required information below in order to view your Login ID.
Please note that all fields marked with * are required.

Email Address: *

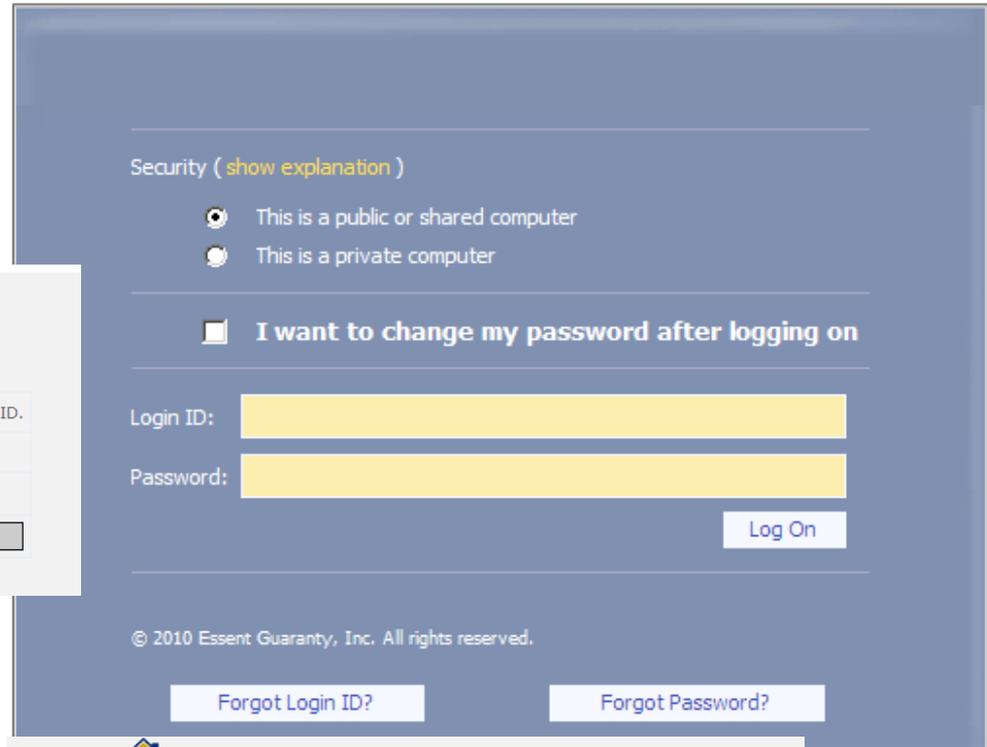
If you've forgotten your Password, click on the Forgot Password? button at the bottom of the log in screen. You will need to enter your Login ID and Email Address and click Submit

You will receive an email from Essent's Customer Support team with instructions on how to set a new password. You will have to answer a security question that you provided when you first signed up as an MI Ordering user.

Tip

If you have a problem with your login ID or password, contact Essent's Customer Support team at essentonlinehelp@essent.us or 855-282-1483.

ESSENT ONLINE



Security ([show explanation](#))

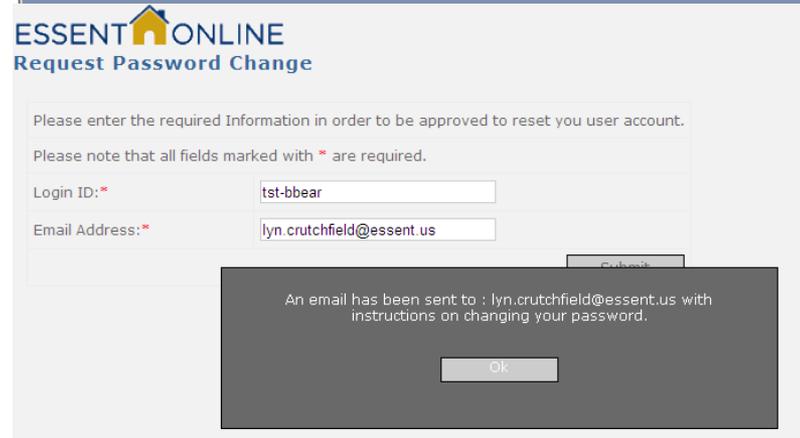
- This is a public or shared computer
- This is a private computer

I want to change my password after logging on

Login ID:

Password:

© 2010 Essent Guaranty, Inc. All rights reserved.



ESSENT  ONLINE
Request Password Change

Please enter the required information in order to be approved to reset you user account.
Please note that all fields marked with * are required.

Login ID:*

Email Address:*

An email has been sent to : lyn.crutchfield@essent.us with instructions on changing your password.

The Essent Online License Agreement



Home

ESSENT ONLINE LICENSE AGREEMENT

INTRODUCTION

Thank you for choosing Essent Guaranty, Inc.'s ("Essent" or the "Company") online servicing facility ("ESSENT ONLINE"). ESSENT ONLINE was designed to make your business life easier by permitting you to submit and update information and/or to queries mortgage insurance and to access all of your account information, as applicable, online. We start every new ESSENT ONLINE relationship with an ESSENT ONLINE License Agreement such as this document ("Agreement"). This Agreement spells out what you can expect from us, and what we expect from you, the customer ("You" or the "Customer"). By completing the registration process, obtaining a user ID and password, and using the online ESSENT ONLINE service, You are indicating that You agree to be bound by all the terms in this Agreement and to use ESSENT ONLINE only in accordance with this Agreement. You further agree that each user of ESSENT ONLINE (including but not limited to employees, affiliates, third party service providers or outside consultants, collectively, "Users") will complete the registration process and obtain his or her own user ID and password, and that You will be responsible for all Users' compliance with this

Accept

Do Not Accept

*The **first time** you sign in you will be presented with the **ONLINE LICENSE AGREEMENT**. **Once you accept, you will not see this screen again**. After acknowledging and accepting the terms of the agreement, you will be prompted to enter/confirm your Profile information.*

On My Profile you can confirm your information and set your User Defaults

Important

After your first visit to Essent Online, you will go directly to the Home screen when you log in. If you need to make changes to your profile or change your user defaults, click on My Profile.

Search

Cert # Name SSN# Loan#

Home Documents

Rate Finder **My Profile** Contact Us Log out

My Profile

First Name: Last Name:
 Phone Number: * Email Address:
 Security Question: * **Change your Security Question and answer.**
 Security Answer: *

Master Policy Number: 0600060001

User Defaults

Set the default for your Preferred Submission Type by checking Delegated .

Preferred Submission Type: Delegated Non-Delegated

Preferred Screen View: Tabbed View Single Page View

Preferred Loan Entry Type: Direct Input Import DU 3.2 Data File **Preferred Loan Entry does not apply to Point users.**

of Days Recent Submissions will Display:
 30 Days
 60 Days
 90 Days
 120 Days

Preferred Screen View	Layout
Tabbed View	Default View Places each unique section (Borrower, Loan Info, etc.) on an individual page with a Tab identifier at the top—like a notebook. While you will still have minimal scrolling on certain pages, the Tabbed View makes it easier for you to identify the section of the application where data must be added or changed.
Single Page View	The Single page view eliminates the TABs at the top and puts all of the input fields on a single screen where each of the different sections is available by scrolling further down the page within a single browser window.

Set your preference for how many days of submissions you would like to view under Recent Submissions. The pre-set default is 60 days, but you may prefer to see more or fewer, depending on the length of your pipeline.

TIP

If it's not under Recent Submissions, you can always find a submission using the Search function at the top right of the screen.

You can also set your MI Information Screen Defaults

MI Information Screen Defaults

Select the values you typically use for your mortgage insurance applications.
These values can be changed as needed on the MI Information screen for each application.

Premium Payment Plan:

Premium Payment Type:

Refundable?:

Renewal Type:

 *Deferred Monthly Premium is paid monthly and no premium is due at closing.*

Premium Payment Plans defaults to Deferred Monthly [Note: With Deferred Monthly premium, borrowers pay no MI premium at closing. They include their first MI premium payment with their first monthly mortgage payment.] If that is not what you typically use, you can change it. Click on the  to see plan definitions.

Save

If you want to modify it for one particular MI application, you can do so without changing your Profile and it will automatically revert back to your Profile default values when you enter the next application.

This is how the MI Info Screen will look

When you are done, click Save and you will be returned to the Home page.

Without Defaults Set		With Defaults Set	
Application Type:	Delegated	Application Type:	Delegated
Coverage Percent: *	<input type="text" value="25"/>	Coverage Percent: *	<input type="text" value="25"/>
Premium Payment Plan: *	<input type="text" value="Deferred Monthly"/>	Premium Payment Plan: *	<input type="text" value="Deferred Monthly"/>
Premium Payment Type: *	<input type="text" value="* Please Select One *"/>	Premium Payment Type: *	<input type="text" value="Borrower Paid"/>
Refundable? *	<input type="text" value="* Please Select One *"/>	Refundable? *	<input type="text" value="Not Refundable"/>
Renewal Type: *	<input type="text" value="* Please Select One *"/>	Renewal Type: *	<input type="text" value="Level"/>

A Delegated Submission: New Submission Screen

ESSENT ONLINE
MI Ordering

Home Documents

New Submission Existing Submission

Delegated Non Delegated

Direct Input

Import a DU 3.2 Data File:

Lender Loan Nbr: DELEGATED001

DU File Name:

Transfer loan data from Calyx

New Submission Resubmission of existing loan

Go

Make sure the Delegated box is checked. If you entered your Lender Case No. in Point, it will appear in the Lender Loan Nbr field.

Important

If your Lender Case No. was not in Point, the Lender Loan Nbr field will turn red allowing you to key in the number.

The Transfer loan data from Calyx and New Submission radio buttons will be selected. Click Go.

Tip

If you have completed your User Profile, your submission type (Delegated vs Non-Delegated) and MI information will default to the options to typically use.

New Submission Tab

Once you save a loan, your Recent Submissions Pipeline will provide this data

Recent Submissions									
		Loan#	Borrower	SSN	Address	Status	Cert#	Submitted On	Modified By
Edit	Upload	DELEGATED00 2	Essent D MI	***-**-2354	100 Purchase Street	Approved	0000914	02/20/2013 01:12 PM	USERNAME
Edit		DELEGATED00 1	Essent Delegated MI	***-**-2354	100 Purchase Street	Saved			USERNAME

To make changes to Delegated files click on “edit”, make the necessary changes and Resubmit.

Tip

After you have input or imported files, they will be listed with the last entered at the top; however, you can sort them by clicking on any of the headings.

Heading	Information
Loan#	Your ID number for the loan
Borrower	First and Last Name (sorts on Last Name)
SSN	Last 4 digits
Address	Subject property address
Status	Saved (Not yet submitted); Approved; Suspended; Application in Progress
Submitted On	Most recent submission date and time
Cert#	The Certificate number assigned to loan once it has been submitted
Modified By	Your User Name

Existing Submission Tab

New Submission Existing Submission

Loan Nbr: OR Certificate Nbr: Change/Update Cancel Withdraw

Recent Submissions

Edit	Upload	DELEGATED00	Essent D MI	***-**-2354	100 Purchase Street	Approved	0000914	02/20/2013 01:12 PM	USERNAME
		2							
Edit		DELEGATED00	Essent Delegated MI	***-**-2354	100 Purchase Street	Saved			USERNAME
		1							

From the Existing Submission page you can also view your pipeline. You cannot input a new loan from this page, but you can **change, update, cancel or withdraw** an existing file that has been saved or submitted.

If you cancel/withdraw an application or commitment you will be asked to confirm your request. If you click on Yes, you will receive a notice of certificate cancellation.

 Confirm Certificate Cancellation

Certificate information:

Name:

Status: Saved

Are you sure you wish to cancel this certificate?



 Certificate Cancellation

Essent has processed your cancellation request. Your MI application has been successfully cancelled as of 03/31/2011. Please choose Essent for any future MI needs.

Important

If you make changes to a delegated submission you will see this message at the upper right of the screen.

Last Submitted

3/10/2011 4:09:39 PM 

Changes have not been submitted.

You must re-submit the application to have a valid commitment regardless type of the change or update made.

Completing your New Submission

- Many of the MI Ordering fields will be populated with data already entered in Point.
 - Key fields that are not carried over include”
 - Credit score
 - Liabilities
 - Subject property county
 - MI coverage percentage
- Review all required fields in the five sections to ensure that they are populated and that the data is correct.
 - Borrower
 - Loan Info
 - Subject Property
 - TPO (Third Party Originator)
 - MI Info
- Then Submit and await your Response.
- If your MI submission is approved, view and save your Essent Commitment and Certificate.
- Exit MI Ordering and return to Point.

Each step is presented in detail in the pages that follow.

Borrower Page

Borrower | Loan Info | Subject Property | TPO | MI Info | Submit and Response

Borrower Information

First Name:*
Middle Initial:
Last Name:*
Suffix: * Not Provided *
SSN:*
Intend to occupy Subject Property?* Yes

Credit Score Information

Credit Score:*
Credit Score Repository:* * Please Select One *
Enter the middle of three or lower of two credit scores for each borrower. Enter the credit repository associated with the credit score.

Present Address

Street Address:*
City:*
State:* * Please Select One *
Zip Code:*

Employment, Income & Liabilities Information

Self Employed?* No
Total Monthly Income: * 0.00
Total Monthly Liabilities (excluding PITI) *
Enter joint monthly liabilities on primary borrower only.

Demographic Information

Gender:* * Please Select One *
Ethnicity:* * Please Select One *
Race:*
Hold CTRL and click to select up to 5 values per borrower.
Citizenship:* U S Citizen
Have you had ownership interest in a property in the last 3 years?* No

Asset Information

Total Liquid Assets (excluding gift funds) * 0.00
Gift Funds:
Total Assets:

Cancel Changes | Add Another Borrower | Next

Tabs appear in Tabbed View only.

If you have more than one borrower, click here, or on the button above Next, to add them after you have completed data entry for the first borrower.

* Asterisks indicate required data. In some cases, certain fields will be required only when particular options are chosen.

Will this borrower occupy the Subject Property? If No, this will identify a non-occupant co-borrower.

Remember, Total Monthly Liabilities should NOT include the mortgage payment, taxes or insurance on the subject property, -and- Should be entered for the primary borrower only, IF they are joint liabilities.

Tip
Type all numbers in as simple numbers: No dollar signs, percentage signs, commas, hyphens, etc. The correct format will be assigned by the system.

Any time you leave the borrower page your data will be saved. Once you have completed data entry for all borrowers, click on Next to move to the Loan Info screen.

Loan Info Page

Tip

Total Loan Amount relates to the use of a **Financed Single Premium**. The field will auto-calculate if the premium amount is entered on the MI Info page.

Field names in light gray will darken and the associated field will open for input only when the related option is chosen.

For example:

- If the loan is a Purchase, the Purchase Price field will open and, since it is then a required field, the asterisk will turn red.
- If the loan is a Refinance, the Purchase Price will remain gray, but the Refi-related fields will open.

Data fields for ARMs will open only if the Loan Amortization Type is Adjustable Rate.

First Mortgage Principal and Interest is auto-calculated based on previously entered data.

Click Next to continue to Subject Property.

Subject Property

Street Address: * Number of Units: *

City: * Occupancy: *

State: * Appraised Value: *

County: * Appraisal Type: *

Zip Code: * LTV:

Property Type: *

Condo Project Name: *

Tip
Check the spelling of your City and County before leaving this screen.

85.71%

LTV field is calculated based on previously entered data.

Drop Down Options

- Detached
- * Please Select One *
 - Attached
 - Condominium
 - Cooperative
 - Detached
 - Manufactured Housing
 - Modular
 - P U D

- Primary Residence
- * Please Select One *
 - Investor
 - Primary Residence
 - Second Home

- Full Appraisal
- * Please Select One *
 - Condominium Appraisal
 - Cooperative Appraisal
 - Exterior Only
 - Full Appraisal
 - Income Property Appraisal
 - Other

TPO (Third Party Originator) Page

[Borrower](#) | [Loan Info](#) | [Subject Property](#) | **TPO** | [MI Info](#) | [Submit and Response](#)

TPO

Origination Channel Type: *

TPO Company Name: *
 TPO Originator Name: *

- Broker
- Correspondent
- Lender/Retail

If you are a retail lender (that is, the Master Policyholder), choose *Lender/Retail* and click *Next*.

If this is a loan originated by a Broker or Correspondent (TPO) on which you are placing the MI, the grayed-out fields will open. Completion of all fields is required to proceed to the next page.

Tip

One source of TPO information is at the bottom of page 4 of the Residential Loan Application—Fannie Mae Form 1003.

Loan Originator's Name (print or type)	Loan Originator Identifier	Loan Originator's Phone Number (including area code)
Loan Origination Company's Name	Loan Origination Company Identifier	Loan Origination Company's Address

MI Info Page

Home | Documents | **Rate Finder** | My Profile | Contact us | Log out

Borrower | Loan Info | Subject Property | TPO | **MI Info** | Submit and Response

MI Info

Application Type:	Delegated	DU Decision:	None
Coverage Percent: *	25	LP Decision:	None
Premium Payment Plan: *	Deferred Monthly	LP Purchase Eligibility: *	* Please Select One *
Premium Payment Type: *	Borrower Paid	Employee Loan?: *	No
Refundable? *	Not Refundable	Premium Financed?: *	No
Renewal Type: *	Level	Financed Premium Amount: *	Y 2,520.00

Previous Next

MI Information Screen Defaults set on *My Profile* page, may be temporarily changed here for a specific loan.

If you choose a single premium and it will be financed in the loan amount, the Financed Premium Amount field will be open and allow you to type it in. Need the premium amount? Click on the Rate Finder, enter a few pieces of data, and you will have it.

Home | Documents | Rate Finder | My Profile | Contact Us | Log out

Master Policy Holder ID	Loan Number	Cert Number	Borrower	Status	Last Modified	Last Submitted
0600060001	DEMO0002		E DEMO	Saved	11/30/2011 4:13:22 PM	

Borrower | Loan Info | Subject Property | TPO | MI Info | **Submit and Response**

Please Click Submit to Process This Application.

Previous Submit

Important

The *Submit* button should only be used to submit an application after all sections have been accurately completed with all required data fields. Only complete applications can be submitted.



Submit and Response

Once your loan is submitted, it will be assigned an Essent Commitment/Certificate Number.

The screenshot displays a web application interface for loan management. At the top, there is a navigation bar with links: Home, Documents, Rate Finder, My Profile, Contact Us, and Log out. Below this is a table with columns: Master Policy Holder ID, Loan Number, Cert Number, Borrower, Status, Last Modified, and Last Submitted. The Cert Number '0006454' is circled in red, with an orange arrow pointing to it from the text above. Below the table is a navigation menu with tabs: Borrower, Loan Info, Subject Property, TPO, MI Info, and Submit and Response. The main content area shows a congratulatory message: 'Congratulations! Your MI Application has been approved. Please see detailed coverage information and/or print your Essent Commitment. Thank you for selecting Essent Guaranty for your MI needs.' Below the message is a table of details. The 'Commit Certificate #' is '0006454', and a link 'Click here to view Certificate' is circled in red with an orange arrow pointing to it from the text below. Other details include MI Decision (Approved), Initial Premium Rate (0.49%), Initial Premium Amount (\$36.75), Total Premium Due (\$36.75), Commit Effective Date (11/30/2011), Commit Expiration Date (05/30/2012), MI Premium Plan (DEFERRED MONTHLY), Premium Paid By (Borrower), and Renewal Type (LEVEL/CONSTANT). At the bottom, there are 'Previous' and 'Submit' buttons.

Master Policy Holder ID	Loan Number	Cert Number	Borrower	Status	Last Modified	Last Submitted
0600060001	DEMO0002	0006454	E DEMO	Saved	11/30/2011 4:24:13 PM	11/30/2011 4:24:23 PM

Borrower | Loan Info | Subject Property | TPO | MI Info | Submit and Response

Congratulations! Your MI Application has been approved. Please see detailed coverage information and/or print your Essent Commitment. Thank you for selecting Essent Guaranty for your MI needs.

MI Decision:	Approved	Initial Premium Rate:	0.49%
Commit Certificate #:	0006454	Initial Premium Amount:	\$36.75
Commit Effective Date:	11/30/2011	Total Premium Due:	\$36.75
Commit Expiration Date:	05/30/2012		
MI Premium Plan:	DEFERRED MONTHLY		
Premium Paid By:	Borrower		
Renewal Type:	LEVEL/CONSTANT		

Previous Submit

If your loan is approved, you will receive a Commitment and Certificate of Insurance. You can see, save or print the PDF commitment by clicking on *Click here to view Certificate*. You can also retrieve your commitment from the Home Page under Recent Submissions

Commitment and Certificate of Insurance

Essent Guaranty, Inc.
101 S. Stratford Road
Winston-Salem, NC 27104
(877) 669-6547

COMMITMENT AND CERTIFICATE OF INSURANCE

Essent Guaranty, Inc. in consideration of the premium payment set forth below and in total reliance on representations made in your Application issues this Commitment/Certificate pursuant to the terms and conditions of the Mortgage Guaranty Insurance Master Policy and any conditions noted below. Any modifications, changes or revisions of the terms or conditions set forth on this Commitment/Certificate or any failure to satisfy any conditions noted below without prior written consent of the Company, will invalidate the Commitment/Certificate 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. The Company reserves the right to terminate/rescind the Commitment/Certificate if the loan is ineligible for coverage based upon Company's published underwriting guidelines. Capitalized terms in this form shall be given the meaning as ascribed to them in the Mortgage Guaranty Insurance Master Policy.

Insured Information

Master Policy Number 40-0001-0001
ABC BANK
1401 HAMPTON STREET
COLUMBIA, SC 29210

Borrower Name and Property Address

FIRST LAST
123 NEW HOME STREET, WINSTON SALEM, NC 27104

Loan Information

Insured Loan Number	DEMOCDEL01	Amortization Term	360 Months
Loan-to-Value (LTV)	92	Occupancy	Owner Occupied
Sales Price	\$218,000.00	Loan Purpose	Purchase
Appraised Value	\$220,000.00	Amortization Type	Fixed (A)
Base Loan Amount (Insured Amount)	\$200,000.00	Non-Retail Originator	No
Total Loan Amount (with financed premium)	\$200,000.00	Property Type	Detached
		Borrower Credit Score	720
		Corporate Relocation	No

Insurance Information

Commitment/Certificate Number	0000753
Commitment Date	09/12/2012
Commitment Expiration Date	01/12/2013
Renewal Premiums	Level
Coverage %	30
Premium Plan	Deferred Monthly
Premium Refundability	Non-Refundable

Premium Rate Information

	Premium Rate	Premium Due
Initial = Months 1-12	0.67%	\$111.67
Renewal Period 1 = Months 13-120	0.67%	\$111.67
Renewal Period 2 = Months 121-360	0.20%	\$33.33

Endorsements & Notes

For Deferred Monthly Premium, no payment is due at closing. Loan servicer will be billed for first payment.

EGI-1002.001(01/11)-Master Policy, EGI-1002.002(01/11)-Delegated Guaranty End.
EGI-1002.128(01/11)-NC Slate End.

Insured's Acceptance and Certification By paying the initial premium, the Insured accepts the Company's coverage offered and validates 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/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

To activate this Certificate of Insurance please return the completed Certification Notice.

EGI-5001.001(01/10)

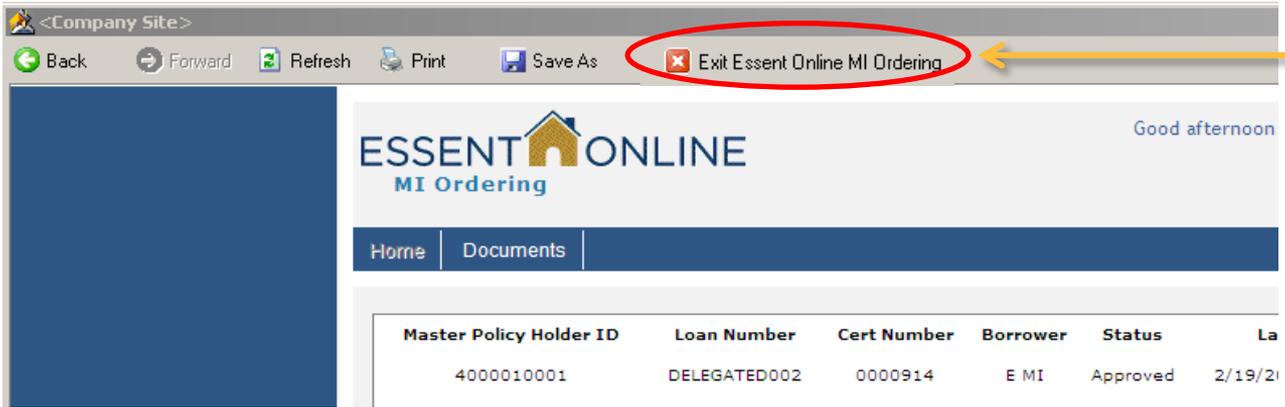
Important

Check to make sure all data is accurate. If not, return to Essent Online, make changes and re-submit.

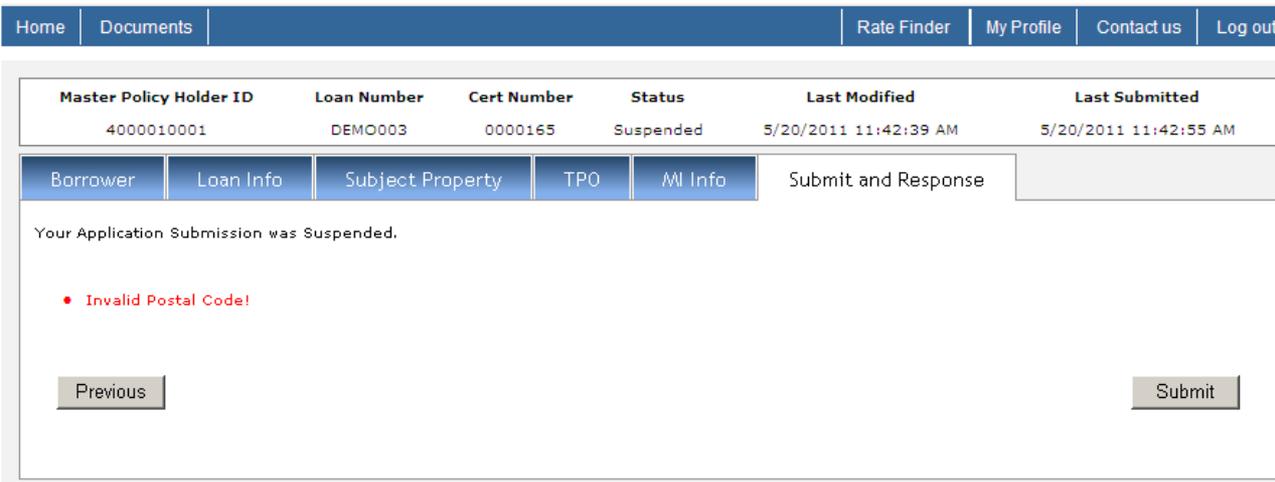
Tip

Remember, changing or adding data will require re-submission of the file and may change its status.

Then you are ready to Exit Essent Online MI Ordering and return to Point.



If your Delegated submission for MI is suspended



You may receive a message(s) identifying a problem with the file. For example:

- A premium rate cannot be found
- There is an issue with the property address
- The number of units entered is greater than allowed

Please check the data to ensure you have entered it correctly. If there was an error, you may change the data and re-submit the application. If not, an Essent Customer Support representative will contact you, or may contact Customer Support at essentonlinehelp@essent.us or 855-282-1483.

Changes to a Delegated Submission

If you make subsequent changes to the loan data, you must re-submit the loan to make sure it still qualifies for insurance to and secure an updated Commitment and Certificate.

If you did not log out of Essent Online MI Ordering, you will be taken directly to the New Submission screen.

The screenshot shows the 'New Submission' screen with the 'Existing Submission' tab selected. Under 'Existing Submission', the 'Resubmission of existing loan' radio button is selected and circled in red. A yellow arrow points from this button to the 'Lender Loan Nbr' field, which contains the value 'DELEGATED002'. A 'Confirm Resubmission' dialog box is overlaid on the screen, asking for confirmation to resubmit an existing submission.

Click on the Resubmission of existing loan radio button so that the system does not give you the following error message:

This Lender Loan Number [DELEGATED002] is associated with a previously entered loan of your branch. The loan may be in your pipeline.

When you click Go, you will be asked to Confirm the Resubmission.

Important

A resubmission will require you to re-enter data into the fields that are not populated from Point, such as credit score, liabilities and subject property county.

When you reach the MI Ordering Submit and Response screen, click on Re-Submit. If your MI submission is approved, you can view and save a PDF of your new Essent Commitment and Certificate.

Then you are again ready to Exit Essent Online MI Ordering and return to Point.

We Are Here to Help You

Home | Documents | Rate Finder | My Profile | **Contact Us** | Log out

CONTACT

If you need assistance with your login ID or password, or using our MI Ordering site, contact Customer Support.

Customer Support

Phone: 855-282-1483

Email: essentonlinehelp@essent.us

Customer Support

Customer Support is available 8am-8pm Eastern, Monday-Friday

Contact Customer Support for assistance with data entry, importing DU 3.2 files, uploading documents, first time users and any other questions about how the system works.

If you have questions about a loan file, please contact Essent Underwriting by Email, Phone, or Fax.

Underwriting

Phone: 877-330-3535

Fax: 877-331-8311

Email: underwriting@essent.us

Underwriting

Underwriting is available 8am-8pm Eastern, Monday-Friday

Contact Underwriting for assistance with rates, guidelines, loan scenarios/exceptions, turn-time or loan status.

ESSENT ONLINE

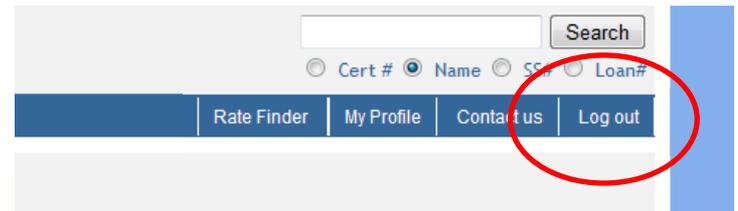
You have successfully logged off from Essent Online. We recommend that you close all browser windows at this time.

Close Window

To access the Essent Guaranty home page click [here](#)
To log back into Essent Online click [here](#)

© 2010 Essent Guaranty, Inc. All rights reserved.

If you do not want to access Essent's home page or log back into Essent Online, please close your browser windows.



Make sure you log out when you are finished with your work.

FAQs

QUESTION	ANSWER
<p>I forgot my password. How can I request a reset? or When I typed my password wrong I got locked out. What should I do?</p>	<p>For security reasons, you have three attempts to log on correctly before the system locks you out. If you are locked out, or forget your password, click the “Forgot Password” button on the Log On screen. You will also be required to change your password at least every 90 days, or more frequently if you like. Check the “I want to change my password after logging on” box – see page 8.</p>
<p>Are others in my organization (as defined by the master policy number associated with my user id) able to see my file manager and the files I have completed?</p>	<p>No. Your file manager is unique to the you and only your User name and Password will provide access to the loans you input. For your protection and the security of borrower data, you should not give your user name or password to anyone else.</p>
<p>How do I save my data?</p>	<p>Each time you go to another screen, or click on the Next (or Previous) button, the data is saved.</p>
<p>How do I find a loan I’ve previously input?</p>	<p>There are several ways to find loans previously input:</p> <ol style="list-style-type: none">1) Use the Recent Submissions list at the bottom of the screen for un-submitted requests or modifications from the last several days;2) Click on the Existing Submissions tab on the home screen to search for a loan;3) Use the Search feature at the top right of the screen.

QUESTION	ANSWER
<p>What is the difference between the Tabbed view and the Single page view?</p>	<p>The Tabbed view places each unique section (Borrower Information, Loan Information, Subject Property, etc.) on an individual page with a Tab identifier at the top—somewhat like a notebook. While you may still have minimal scrolling on certain pages, the Tabbed view may make it easier for you to identify the section of the application where data must be added or updated. The Single page view eliminates the top TABs and puts all of the input fields on a single screen. Each section is available by scrolling further down the page.</p> <p>In either view, you may tab through the fields, use your mouse to click on a field, or a combination of both.</p> <p>Which screen you use is totally a matter of individual preference.</p>
<p>What are the hours of operation for Essent MI Online?</p>	<p>MI Ordering is an Essent Online application that supports near constant up time. It is not available from Saturday 11:00 p.m. to Sunday 11:00 a.m. Eastern time for system maintenance.</p> <p>Underwriting and Customer Support are available to assist you Monday – Friday, from 8 a.m. to 8 p.m. Eastern Time.</p>

Support Contacts

Customer Support: If you are having issues getting into MI Ordering from www.essent.us or the Log In Screen, or if you are in MI ordering and receive an error message or have specific system questions

- Email: essentonlinehelp@essent.us
- Phone: 855-282-1483

Underwriting Support: If you have guideline or specific loan questions

- Email: underwriting@essent.us
- Phone: 877-330-3535

Support Availability

- Support is available Monday – Friday, 8:00 a.m. to 8:00 p.m. Eastern Time

System Availability 24/7

- Except Saturday 11:00 pm Eastern through Sunday 11:00 am Eastern



ESSENT

ESSENT GUARANTY, INC.



moving forward together

Essent Guaranty, Inc.

©2013 Essent Guaranty, Inc. All rights reserved.
6004.016 (04/13)