

ESSENT  ONLINE

MI Ordering Training Assistant

Accessing MI Ordering for a Non-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 non-delegated 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 for your Non-Delegated Submissions from Calyx Software® Point®
- MI Ordering Log In Screen
- Creating your Profile
- Completing an MI Submission
 - Data Import from Point
 - Submitting and Uploading Loan Documents
 - Retrieving your Commitment
- 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

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Lender Case No

Verifs Track Banker Lenders Services **Interfaces** Bor/Co-Bor Utilities Window Help

MI, Essent D | Borrower Inform...

Borrower Information

Borrower

Name First Middle
Essent D

SSN 236-54-2354 DOB 10/23/

Best Contact H Phone Nickna
336-283-1265 B Phor

Cell/Alt

E-Mail EssentMI@gmail.com

Present Address Own Rent

Street 123 Main Street

City Winston Salem

Country United States

- Fannie Mae
- Fannie Mae EarlyCheck
- Freddie Mac
- FHA TOTAL Scorecard
- Uniform Collateral Data Portal
- WebCaster
- Appraisals...
- Automated Underwriting...
- Bundled Services...
- Closing Docs...
- Compliance...
- Credit Reporting...
- Fraud Detection...
- Mortgage Insurance...**
- Outsource Processing...
- Product and Pricing...
- Title/Escrow...
- Verification Services...
- Additional Services...
- Interface Notification...
- Interface Transaction Log...

With your loan application open in Point:

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

Mortgage Insurance Interfaces

Please select a vendor

- PMI Mortgage Insurance Company
- Essent Guaranty, Inc.**
- Genworth Mortgage Insurance Corporation
- MGIC
- PMI Mortgage Insurance Co.
- Radian - Web Interface
- United Guaranty

More Information OK Cancel

Press F1 for Help

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:

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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.

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

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Forgot Login ID? Forgot Password?

ESSENT ONLINE

Old password:

New password:

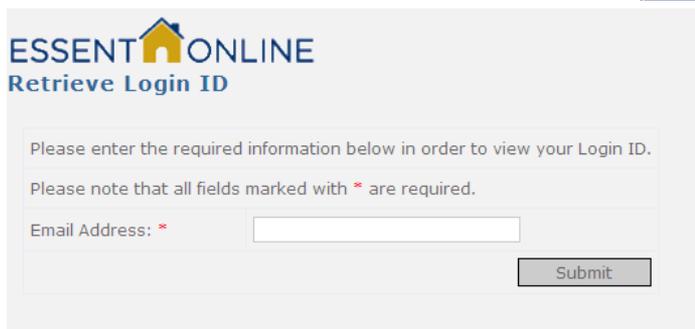
Confirm new password:

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 on screen pictured above.

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: *

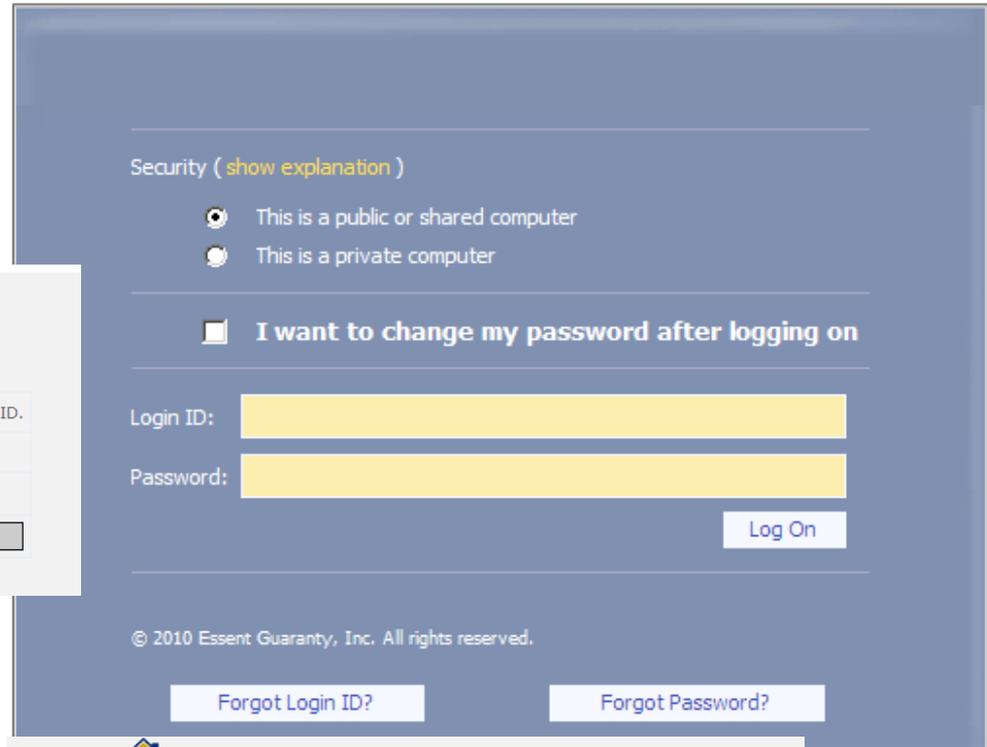
If you've forgotten your Password, click on the Forgot Password? button at the bottom of the log on screen. You will need to enter your Login ID and Email Address and click Submit

You will receive an email from Essent's Client Services 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, email Essent's Customer Support team at essentonlinehelp@essent.us or call them at 855-282-1483.

ESSENT ONLINE



Security ([show explanation](#))

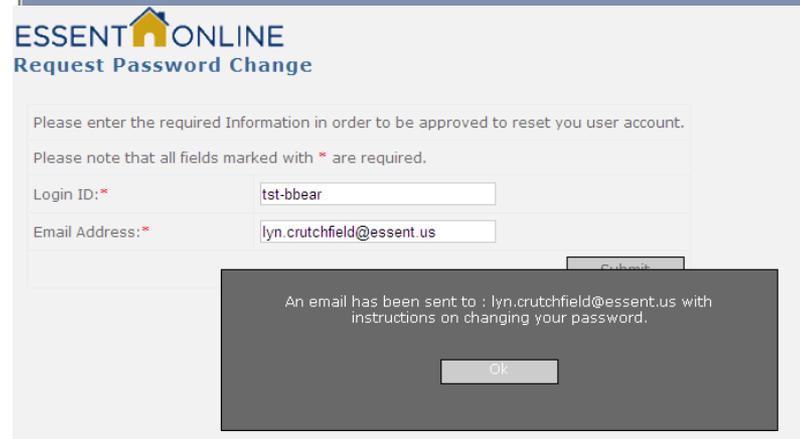
- This is a public or shared computer
- This is a private computer

I want to change my password after logging on

Login ID:

Password:

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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.

First Name: Last Name:

Phone Number: * Email Address:

Security Question: * Security Answer: *

Master Policy Number: 0600060001

User Defaults

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

of Days Recent Submissions will Display:

30 Days
60 Days
90 Days
120 Days

Change your Security Question and answer.

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

Preferred Screen View applies only to Delegated submissions.

Preferred Loan Entry does not apply to Point users.

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:

Save

 *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.

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

Application Type:	Delegated
Coverage Percent: *	<input type="text" value="25"/>
Premium Payment Plan: *	<input type="text" value="Deferred Monthly"/>
Premium Payment Type: *	<input type="text" value="* Please Select One *"/>
Refundable? *	<input type="text" value="* Please Select One *"/>
Renewal Type: *	<input type="text" value="* Please Select One *"/>

With Defaults Set

Application Type:	Delegated
Coverage Percent: *	<input type="text" value="25"/>
Premium Payment Plan: *	<input type="text" value="Deferred Monthly"/>
Premium Payment Type: *	<input type="text" value="Borrower Paid"/>
Refundable? *	<input type="text" value="Not Refundable"/>
Renewal Type: *	<input type="text" value="Level"/>

New Submission Screen

Make sure the Non-Delegated box is checked.

If you entered your Lender Case No. in Point, it will appear in the Lender Loan Nbr field.

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

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.

Tip

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

The screenshot shows the 'New Submission' screen in the ESSENT ONLINE MI Ordering system. The page has a header with the logo and 'Good after' text. Below the logo is a navigation bar with 'Home' and 'Documents' links. The main content area has two tabs: 'New Submission' (active) and 'Existing Submission'. Under the 'New Submission' tab, there are several options: 'Delegated' (unchecked), 'Direct Input' (selected), 'Import a DU 3.2 Data File:' (selected), 'Transfer loan data from Calyx' (selected), and 'New Submission' (selected). The 'Non Delegated' checkbox is checked and circled in red. The 'Lender Loan Nbr:' field contains 'NONDELO02'. The 'DU File Name:' field is empty. A 'Go' button is at the bottom.

The fields will be populated with data you have already entered in Point and saved in your MI Ordering profile (see Tip). You may have **only one field** to enter--the Coverage Percent under MI Information.

However, you should still check the data to ensure that all required fields (with red asterisk*) have data entered and that the data in all fields is correct. Then click on Submit and Upload Documents.

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
View Upload	DEMO004	Mary Househunter	***-**-8739	1 Community Way	Application in Progress	0000164	05/19/2011 12:31 PM	USERNAME
View Upload	DEMO003	James Homeowner	***-**-4598	321 Elm Street	Approved	0000165	05/20/2011 11:53 AM	USERNAME

You can only “View”-- not “Edit”-- Non-Delegated files once they have been submitted.* You can click on Upload to go to the Upload Documents screen and your certificate Number will be auto-populated.

Tip

After you imported files from Point, 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

*If you view a non-delegated submission, you will see this message as a reminder: *Non-Delegated submissions are not available for resubmission. Please contact an Essent Underwriter for assistance (877-330-3535).*

Existing Submission Tab

New Submission Existing Submission

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

Recent Submissions

Loan#	Borrower	SSN	Address	Status	Cert#	Submitted On	Modified By	
View Upload	DEM0004	Mary Househunter	***-**-8739	1 Community Way	Suspended	0000164	05/19/2011 12:31 PM	USERNAME

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.

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 Non-Delegated Submission and Uploading Documents

Your Point loan data will populate the Borrower, Subject Property and Loan Information fields. Please check the accuracy of the data before proceeding. If you have set your MI Information Screen Defaults in your Profile, **you may have to enter only one field— Coverage Percent.**

Home Documents Rate Finder My Profile Contact Us Log out

Master Policy Holder ID	Loan Number	Cert Number	Borrower	Status	Last Modified	Last Submitted
4000010001	IBND0001		I BORROWER	Saved	3/12/2013 2:13:12 PM	

Borrower Information		Subject Property and Loan Information	
1 FirstName:*	IMA	4 Street Address:*	100 Main Street
Middle Initial		5 City:*	Winston Salem
2 Last Name:*	BORROWER	6 State:*	NC
Suffix:	* Not Provided *	7 Zip Code:*	27103
3 SSN:*	246-98-5412	8 Base Loan Amount:*	20500

MI Information	
Application Type:	Non Delegated
9 Coverage Percent:*	* Please Select One *
Premium Payment Plan:*	Deferred Monthly
Premium Payment Type:*	Borrower Paid
Refundable?*	Not Refundable
Renewal Type:*	Level

Employee Loan?:* No } Defaults to "No".
Premium Financed?:* No }
Financed Premium Amount: *

Set in "My Profile" to your standard entries.

Submit and Upload Documents

Once you've entered your data click on Submit and Upload Documents.

Uploading Documents for Underwriting

Tip

Essent Online accepts document files in the following formats:

.jpg .jpeg .gif .png .zip .xls .tif

.xlsx .doc .docx .pdf .txt .rtf .tiff

And accepts only files names with alphanumeric characters —NO SPECIAL CHARACTERS PLEASE.

Essent's Document Upload screen works with the capabilities of your Internet browser and software to provide you with widest array of document processing options available.

1. Enter the Certificate Number (if you upload straight from submitting your application, the number will auto-populate).
2. Select your documents. Typically the following documents are required for a non-delegated submission:
 - Verified 1003 and 1008
 - Merged Credit Report
 - Income documentation
 - Asset documentation
 - Employment verification
 - Complete appraisal
 - Sales contract, if applicable
 - DU/LP findings, if applicable

Depending on your system, you may be directed to Drag and Drop files from your computer to the Upload screen or you may be able to use Control-Click to capture multiple files at the same time. When you click the Submit to Underwriting button, you may also see the progress of the files as they upload.

3. Enter any comments you may have for Essent's Underwriting Team.
4. Click Submit to Underwriting and, if your software allows it, you will see the progress as your files are transmitted.

Upload Documents for Underwriting:

- The filename of the documents being uploaded must have one of the following extensions: .jpg, .jpeg, .gif, .png, .zip, .xls, .xlsx, .doc, .docx, .pdf, .txt, .rtf, .tif, .tiff
- The maximum suggested file size allowed is 50mb

You may combine documents into one file, but the larger the file, the longer it will take to upload. Please do not exceed 50 megabytes.

1. Enter Certificate Number:
2.

Select Document(s)

Filename	Status	Size	Remove
Homebuyer2.pdf	100% <input checked="" type="checkbox"/>	43 KB	<input type="checkbox"/>
appraisal.pdf	100% <input checked="" type="checkbox"/>	47 KB	<input type="checkbox"/>
	100%	90 KB	

Indicates the status of the upload as it is proceeding.

Provides you with the option to remove a file prior to clicking on Submit to Underwriting
3. Enter Comments/Notes for Underwriting:
4.

Uploading Documents for Underwriting

Note:

Please allow documents to reach a status of 100% before finalizing the process by clicking on Submit to Underwriting. You will receive a message indicating that the documents have successfully completed the upload process. How would you like to proceed?

Submit to Underwriting **Leave Screen without Uploading Documents**

Upload Documents for Underwriting:

- The filename of the documents being uploaded must have one of the following extensions: .jpg, .jpeg, .gif, .png, .zip, .xls, .xlsx, .doc, .docx, .pdf, .txt, .rtf, .tif, .tiff
- The maximum suggested file size allowed is 50mb

1. Enter Certificate Number: 0000544

2. Select Document(s)

Filename	Status	Size	Remove
Homebuyer2.pdf	100% ✓	43 KB	✖
appraisal.pdf	100% ✓	47 KB	✖
	100%	90 KB	

3. Enter Comments/Notes for Underwriting:
Please contact me with any questions.

4. **Submit to Underwriting**

The following documents have been successfully uploaded:
Document: appraisal.pdf was uploaded.
Document: Homebuyer 2.pdf was uploaded.

If you would like to upload additional documentation, please return to the document upload screen by clicking below:

Go Back

If you have completed your document upload, please return to the Home screen by clicking below:

Return Home

If you try to leave the Upload screen before your documents reach the 100% status, the above message will appear. You can wait until the documents reach 100% and submit them to Underwriting, or leave the screen.

If you leave without submitting the documents, you will have to select and upload them the next time you return to the screen. They will not be retained in the system.

If your file transmission is successful, you will receive this message. →

If not, a message will indicate why. For example, you may have tried to upload the same file twice. If you need assistance, please contact Customer Support at essentonlinehelp@essent.us or 855-282-1483.

Return to Point and Retrieving your Commitment/Certificate



When you have completed your document upload, you are ready to Exit Essent's MI Ordering site and return to Point.

Loan#	Borrower	SSN	Address	Status
View Upload NONDEL002	Essent ND MI	***-**-****	100 My Street	Approved

Once your loan is approved for MI, you will receive a Essent Commitment and Certificate via secure email (see image on page 20). You can also return to MI Ordering to retrieve a PDF directly from the pipeline on your Home Page by clicking on Approved.

If you make changes to the loan data, you will need to upload new or revised documents to MI Ordering. You can do this via Point or by going directly into MI Ordering from Essent's website (www.essent.us)

Find the loan in your Recent Submissions, click on Upload, select the new and/or revised documents, enter appropriate comments to alert the Essent Underwriting Team of changes and click on Submit.

Loan#	Borrower	SSN	Address	Status
View Upload NONDEL002	Essent ND MI	***-**-****	100 My Street	Application In Progress

Receiving or Retrieving Your Commitment

Essent Guaranty, Inc.
101 S. Stratford Road
Winston-Salem, NC 27104
(877) 569-6547

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	DEMODEL01	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 Coverage %	Level 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-1002.010 (01/11)-Non-Delegated Clarity Endorsement
EGI-1002.128(01/11)-NC State 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, contact Essent's Underwriting team at underwriting@essent.us or 877-330-3535.

We Are Here to Help You

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.

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.</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>Why won't my support document file upload?</p>	<p>First, make sure it is saved as a supported file type: .jpg, .jpeg, .gif, .png, .zip, .xls, .xlsx, .doc, .docx, .pdf, .txt, .rtf, .tif, .tiff Second, make sure that no single file is greater than 50mb in size. If your file satisfies those requirements, contact Essent Customer Support at 855-282-1483 or essentonlinehelp@essent.us for assistance.</p>
<p>How do I save my data?</p>	<p>Your data is saved when you click on Submit and Upload Documents.</p>
<p>How do I find a loan I've previously input?</p>	<p>There are several ways to find loans previously input: 1) Use the Recent Submissions list at the bottom of the screen 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.</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. 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.

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