



### HMDA Codes\*

This information is being requested solely for HMDA compliance purposes and not for underwriting purposes.

<b>Gender:</b> 1 – Male 2 – Female 3 – Unknown <hr/> <b>Ethnicity:</b> 1 – Hispanic or Latino 2 – Not Hispanic or Latino 3 – Not Provided 4 – Not Applicable	<b>Racial Type:</b> 1 – American Indian or Alaskan Native 2 – Asian 3 – Black or African American 4 – Native Hawaiian or Other Pacific Islander 5 – White 6 – Not provided 7 – Not Applicable
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### Split Premium Up-Front Rates

Essent Guaranty provides several options for up-front rates. Please indicate the selected up-front rate in the space provided on the front of this form.

<b>Non-Refundable Options:</b> • 0.50% • 0.75% • 1.00% • 1.25% • 1.50% • 1.75%	<b>Refundable Options:</b> • 0.75% • 1.00% • 1.50% • 1.75% • 2.00% • 2.25%
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### Supporting Documentation Requirements:

<b>Delegated</b> <ul style="list-style-type: none"> <li>MI Application</li> <li>Forms 1003 or 65</li> </ul>	<b>Non-Delegated</b> <ul style="list-style-type: none"> <li>MI Application</li> <li>Forms 1003/1008 or 65/1077</li> <li>Merged Credit Report</li> <li>Income/Assets Documentation</li> <li>Employment Verification</li> <li>Full Appraisal – HVCC Compliant</li> <li>Sales/Purchase Agreement – if applicable</li> </ul>	<b>Delivery Options for Non-Delegated customers desiring an alternative to MI Ordering On-line:</b> <ul style="list-style-type: none"> <li>You may <b>email</b> this completed form and Underwriting package to: Underwriting@essent.us</li> <li>You may <b>fax</b> this completed form and Underwriting package to: 1-877-331-8311 (toll-free).</li> </ul> <p>If you have any questions, please call Essent Guaranty Underwriting: 1-877-330-3535</p>
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#### WARNING Disclosures:

**ME, TN, VA, WA:** It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits.

**AL, LA, MA, NV, DC, RI:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or a benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

**OH:** Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

**FL, NH:** Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

**OK:** WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

**NM:** Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

**CO:** It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance, and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purposes of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

**MD:** Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.