

ESSENT USER TIP SHEET

LendingQB

Delegated Submission

1 Order MI Policy

Mortgage Insurance Order Options

MI Provider:

Master Policy Number:

MI Premium Type:

MI Coverage %:

Premium Refundability:

Renewal Option:

Premium at Closing:

UFMIP Financed: Yes

Relocation Loan: Yes

Mortgage Insurance Policy Information

MI Provider:

MI Certificate ID:

Conv Loan PMI Type:

MI Coverage %:

Loan Type:

LTV / CLTV:

Employee Loan: Yes

UFMIP Financed: Yes

2 MI Quotes on File

MI Provider	Quote ID	MI Premium Type	MI Coverage %	Premium Refundability	Renewal Option	Premium At Closing	UFMIP Financed	Quote Date	
view quote	Essent	1655673	Borrower Paid - Monthly Premium	25.0000%	Non-Refundable	Constant	Deferred	No	07/14/2016 11:24 AM
view quote	Essent	1651312	Borrower Paid - Monthly Premium	25.0000%	Non-Refundable	Constant	Deferred	No	06/23/2016 2:05 PM
view quote	Essent	1651253	Borrower Paid - Monthly Premium	25.0000%	Non-Refundable	Constant	Deferred	No	06/23/2016 6:27 AM

MI Quote

Quote Date: 7/14/2016 2:24:16 PM
Quote ID: 1655673

Quote Expiration:

Quote Status: Eligible - If you have questions, please contact EssentCONNECT at 855-282-1483 or EssentCONNECT@essent.us. To review Guidelines and Rates for Essent, please visit www.essent.us.

Policy Information: Essent, Borrower Paid - Monthly Premium, 25.0000% Coverage, Non-Refundable, Constant

Premium/Tax	Factor	Amount
Initial Premium (deferred)	0.6300%	\$47.25
Monthly Premium	0.6300%	\$47.25
Renewal Monthly Premium	0.2000%	\$15.00

Initial Premium Term: 1 month

MI Quote

Quote Date: 7/14/2016 2:24:16 PM
Quote ID: 1655673

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Quote Status: Eligible - If you have questions, please contact EssentCONNECT at 855-282-1483 or EssentCONNECT@essent.us. To review Guidelines and Rates for Essent, please visit www.essent.us.

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Initial Premium (deferred)	0.6300%	\$47.25
Monthly Premium	0.6300%	\$47.25
Renewal Monthly Premium	0.2000%	\$15.00

Initial Premium Term: 1 month
Monthly Premium Term: 119 months
Renewal Premium Term: 240 months

Rate Quote Disclaimer

If level renewals are chosen, the MI premium payment and for years 11-Term, the rate is reduced to the lesser of the current rate or the standard minimum rate. If declining renewals are chosen, the MI rate will remain the same throughout the term of the loan. A rate quote and/or eligibility indication is only an estimate based on certain information you provided and may make assumptions based on information you did not provide. Neither a quote nor an indication nor the output constitutes a contract, binder or agreement to extend insurance coverage. Favorable LPR/DJ recommendations may be assumed if data not provided. To apply for insurance, please complete an Application for Mortgage Insurance or submit an Application online at www.essent.us. Actual rates (including applicable state taxes) and/or underwriting guidelines as applied may vary from that shown. Coverage provided by Essent Guaranty, Inc. is subject to appropriate Essent underwriting guidelines and rates then in effect; rates and adjustments are subject to state approval and may change without notice. For additional information, please contact your Essent account representative or our EssentCONNECT department by telephone at 1-855-282-1483 or send an email to EssentCONNECT@essent.us.

4 MI Policy Orders on File

MI Provider	Master Policy #	Certificate #	Ordered Date	Expiration Date	Decision Type	Policy Status	Message
Essent	4300760001	0441577	07/14/2016 12:21 PM	2018-11-14	Approved		

6 Active Docs | Rejected/Obsolete Docs

Search: Show documents from: All Folders View: stack order alphabetical

Status	Folder	Doc Type	Borrower	Description	Internal Comments	Associated Conditions	Pages	Last Modified
<input type="button" value="view pdf"/>	MORTGAGE INSURANCE DOCUMENTS	MORTGAGE INSURANCE DOCUMENT	Borrower1 Tester	Mortgage Insurance Document			3	7/14/2016 12:21:01 PM

TO SUBMIT A DELEGATED MI APPLICATION

Note: It is necessary to request a rate quote or have a saved rate quote prior to submitting an MI application (Order MI Policy). Please see the **Rate Quote Tip Sheet** for guidance.

You can submit immediately upon receiving an MI Quote, or submit at a later time via the following steps:

- 1 Open the loan and access the **Order MI Policy** screen.
- 2 After a Rate Quote has been received from Essent, click on the **View Quote** link to open the **MI Quote** screen.
- 3 Click on the **Apply Quote and Order Policy** button to submit your MI application.

A pop-up will let you know that Essent has received your submission. Click **OK**, and then click **Close**.

- 4 When you refresh the **Order MI Policy** screen your latest **MI Policy Order on File** for the loan will be displayed.
- 5 The MI Policy Order will indicate if the application was **Approved** or **Suspended**.

If the application is **Suspended**, a member of the EssentCONNECT™ team will contact you to review -or- you may contact EssentCONNECT at 855-282-1483 or at essentconnect@essent.us.

You may need to correct data or resubmit the request or, if Essent decisions the loan, the updated status and documents will automatically be posted back to your loan in LendingQB.

- 6 Your Essent documents --**Rate Quote** or **MI Certificate**-- are located in the **EDocs folder** under Document List. If you have just submitted and your document does not appear in the list it may be necessary to wait a few moments and re-open the Document List window.

- 7 To view the document, click on **view pdf**.

Questions? The EssentCONNECT team is here to assist you and answer your questions Monday-Friday from 8:00 AM to 8:00 PM Eastern time. Contact them at essentconnect@essent.us or 855-282-1483.

Mortgage insurance provided by Essent Guaranty, Inc.