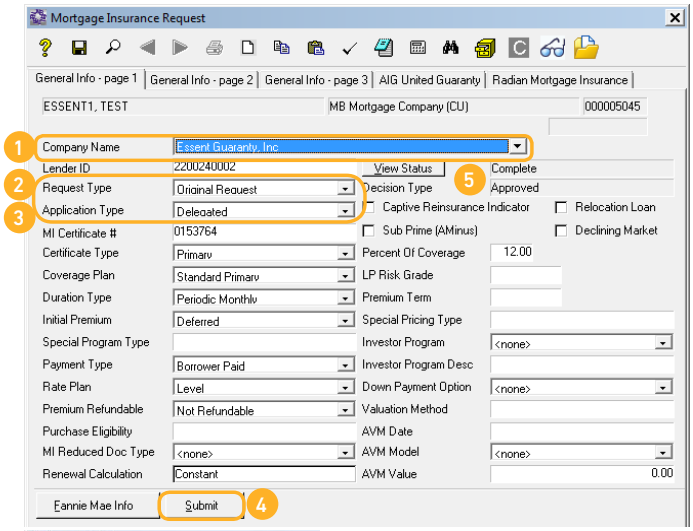
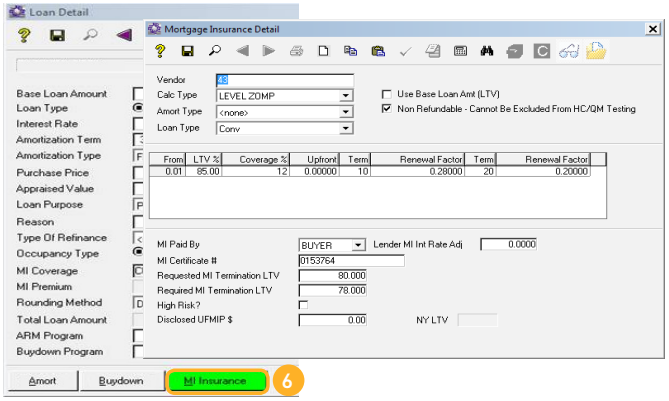
CURRENT AS OF: July 2016

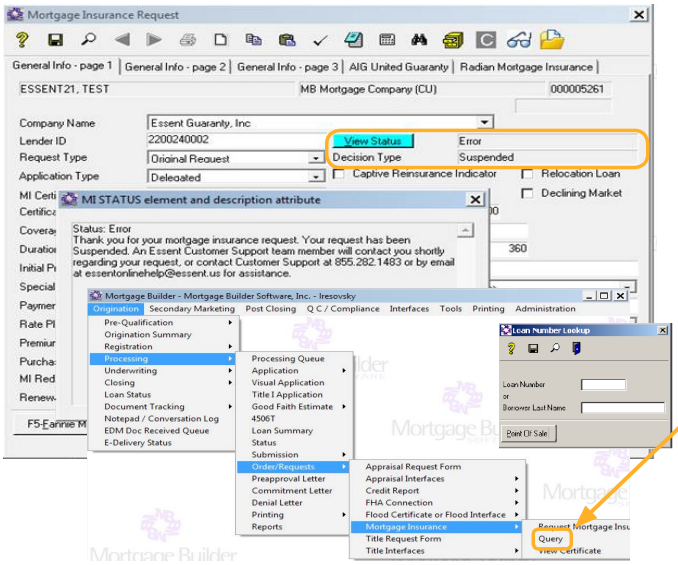
ESSENT USER TIP SHEET

Mortgage Builder®

Delegated Submission







Access the **Mortgage Insurance Request** screen directly from a loan or by entering the loan number. One path to this screen is **Origination > Processing > Order/Requests > Mortgage Insurance > Request Mortgage Insurance.** You can also open the screen from the Interfaces tab. From General Info - page 1 tab, you will be able to request a Rate Quote with Eligibility, and/or submit an application for mortgage insurance.

Submit a Delegated MI Request

1. **Company Name:** Select **Essent Guaranty, Inc.** in drop-down.
2. **Request Type**: Select:
   - **Original Request** to submit initial request.
   - **Resubmission** to resubmit a request when loan data changes occur.
3. **Application Type**: Select **Delegated**

   Make sure all applicable fields are complete and accurate based on your loan characteristics.
4. Click **Submit** to submit Delegated MI Request.
5. If your request is approved, the **View Status** field will display **Complete**, the **Decision Type** will display **Approved** and a PDF MI Certificate will automatically appear on the screen.

   Note: The last PDF document returned from Essent will be the PDF saved in Mortgage Builder.
6. To view the MI Premium rate, go to the Loan Detail screen and click on **MI Insurance**.

   MI Premium information will display in the **Mortgage Insurance Detail** screen.
   - The **MI Certificate #** will be displayed here as well as on the General Info - page 1 screen.
   - MI taxes will be included in the Up-front and Renewal Factor fields when applicable.

SUSPENDED STATUS

If your Delegated submission suspends, the Decision Type will display **Suspended**.

Click on **View Status** to view messages from Essent. A member of the EssentCONNECT℠ team will contact you or you may contact them (see contact information below).

Submit a Query to retrieve the most recent status of your request. Enter the loan number on the **Loan Number Lookup** window and click outside of this window to submit Query. If your delegated submission suspends and Essent manually approves, a Query must be requested for appropriate decision and data to be populated on the **Mortgage Insurance Request and Mortgage Insurance Detail** screens.

Questions? Contact the EssentCONNECT Team, Monday - Friday from 8:00 AM to 8:00 PM Eastern time, at essentconnect@essent.us or 855-282-1483 if you have any questions on submitting a request through Mortgage Builder.

Mortgage insurance provided by Essent Guaranty, Inc.

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