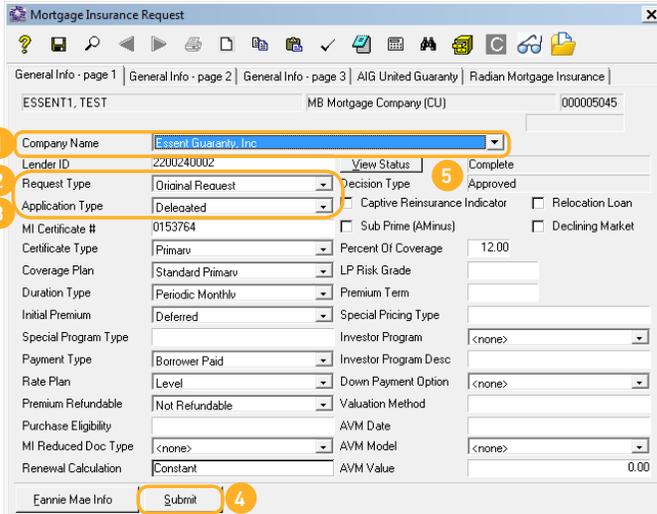


# ESSENT USER TIP SHEET

## Mortgage Builder®

### Delegated Submission



**Mortgage Insurance Request**

General Info - page 1 | General Info - page 2 | General Info - page 3 | AIG United Guaranty | Radian Mortgage Insurance |

ESSENT1, TEST MB Mortgage Company (CU) 000005045

1 Company Name: **Essent Guaranty, Inc.**

Lender ID: 2200240002 View Status: Complete

2 Request Type: Original Request Decision Type: 5 Approved

3 Application Type: Delegated

MI Certificate #: 0153764

Certificate Type: Primary Percent Of Coverage: 12.00

Coverage Plan: Standard Primary LP Risk Grade:

Duration Type: Periodic Monthly Premium Term:

Initial Premium: Deferred Special Pricing Type:

Special Program Type: Investor Program: <none>

Payment Type: Borrower Paid Investor Program Desc:

Rate Plan: Level Down Payment Option: <none>

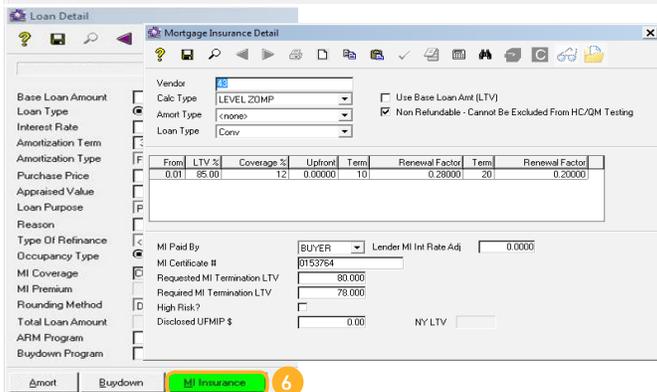
Premium Refundable: Not Refundable Valuation Method:

Purchase Eligibility: AVM Date:

MI Reduced Doc Type: <none> AVM Model: <none>

Renewal Calculation: Constant AVM Value: 0.00

Eannie Mae Info Submit 4



**Mortgage Insurance Detail**

Vendor: ES

Calc Type: LEVEL 20MP Use Base Loan Amt (LTV):

Amort Type: <none> Non Refundable - Cannot Be Excluded From HC/QM Testing:

Loan Type: Conv

From	LTV %	Coverage %	Upfront	Term	Renewal Factor	Term	Renewal Factor
0.01	85.00	12	0.00000	10	0.28000	20	0.20000

Reason:

Type Of Refinance:

Occupancy Type:

MI Coverage:

MI Premium:

Rounding Method:

Total Loan Amount:

ARM Program:

Buydown Program:

MI Paid By: BUYER Lender MI Int Rate Adj: 0.0000

MI Certificate #: 0153764

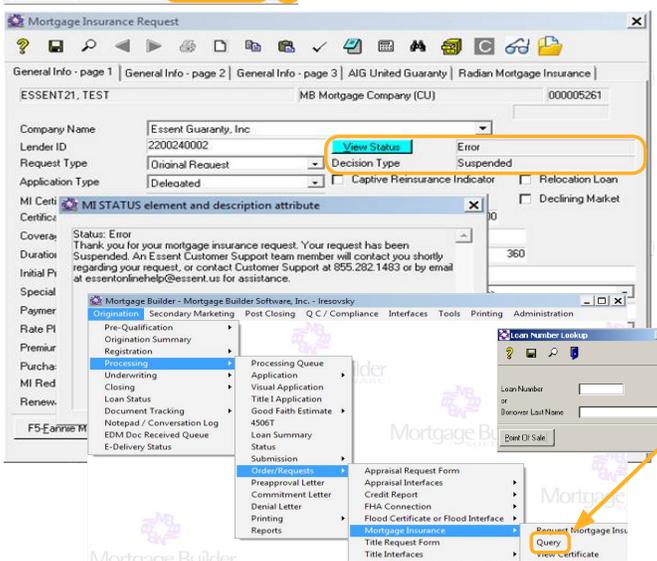
Requested MI Termination LTV: 80.000

Required MI Termination LTV: 75.000

High Risk?:

Disclosed UFMP \$: 0.00 NY LTV:

Amort Buydown **MI Insurance** 6



**Mortgage Insurance Request**

General Info - page 1 | General Info - page 2 | General Info - page 3 | AIG United Guaranty | Radian Mortgage Insurance |

ESSENT21, TEST MB Mortgage Company (CU) 000005261

Company Name: Essent Guaranty, Inc.

Lender ID: 2200240002 View Status: Error

Request Type: Original Request Decision Type: Suspended

Application Type: Delegated

MI Certificate #: 0153764

MI STATUS element and description attribute

Status: Error

1 Thank you for your mortgage insurance request. Your request has been Suspended. An Essent Customer Support team member will contact you shortly regarding your request, or contact Customer Support at 855.282.1483 or by email at [essentonlinehelp@essent.us](mailto:essentonlinehelp@essent.us) for assistance.

View Status

Processing Queue Application

Visual Application

Title 1 Application

Good Faith Estimate

4506T

Loan Summary

Status

Submission

Order/Requests

Preapproval Letter

Commitment Letter

Denial Letter

Printing

Reports

Mortgage Insurance

Title Request Form

Title Interfaces

Request Mortgage Ins

Query

view certificate

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](mailto: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.