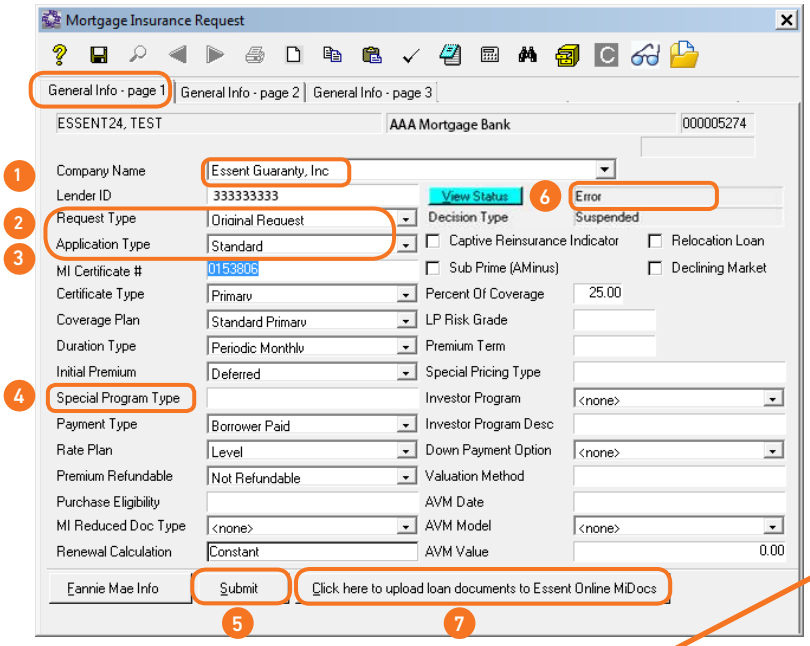
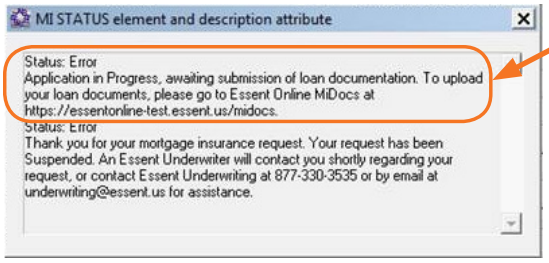
ESSENT USER TIP SHEET

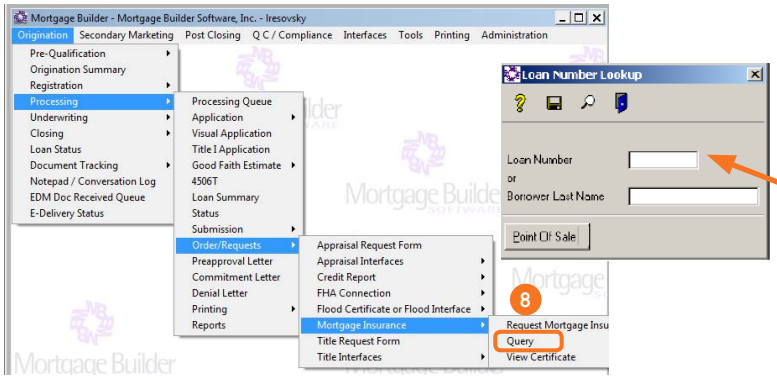
Mortgage Builder®

Non-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 delegated or non-delegated (standard) mortgage insurance.







1. **Company Name**: Select **Essent Guaranty, Inc.** in dropdown.
2. **Request Type**: Select **Original Request**
3. **Application Type**: Select **Standard (Non-Delegated)** Make sure all applicable fields are complete and accurate based on your loan characteristics.
4. If you are submitting a request for one of the **Special Programs** listed below**,** type the appropriate value in the **Special Program Type** field exactly as displayed below:

Special Program Type	Enter Value
Doctor Loan	**DRPROG**
Portfolio Mortgage Consolidation Refinance	**PMCRP**

5. Click **Submit** to send your Non-Delegated MI Application.
6. Click on **View Status** to see the following message:

   Application in Progress, awaiting submission of loan documentation. To upload your loan documents, please go to Essent Online MiDocs...

7. Click on button **Click here to upload loan documents to Essent Online MiDocs.** Standard documentation is

Verified 1003 and 1008	Complete appraisal
Merged Credit Report	Sales contract, if applicable
Income & Asset documentation	DU/LP findings, if applicable
Employment verification	

If loan data changes after your original submission, please notify Essent's Underwriting Team at underwriting@essent.us or 877-330-3535. Go to Essent Online MiDocs to upload documents.

An Essent Underwriting team member will contact you when a decision has been made on your loan.

8. Submit a **Query**

After you have been notified a decision has been made, or to check the current status of your submission, a Query must be requested to update your system. Enter the loan number in the Loan Number Lookup window. Click outside of this window to submit Query and the appropriate decision and data will be populated on the Mortgage Insurance Request and Mortgage Insurance Detail screens. The PDF MI Certificate will automatically appear on the screen when your loan is approved.

Mortgage insurance provided by Essent Guaranty, Inc.

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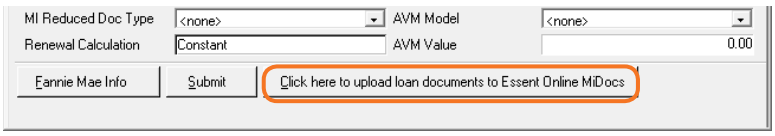
Uploading "Your" Docs with MiDocs"



On the Mortgage Builder Request screen, click on **Click here to upload loan documents to Essent Online MiDocs** or go to https://essentonline.essent.us/midocs, and bookmark or save it to your Favorites for easy access.

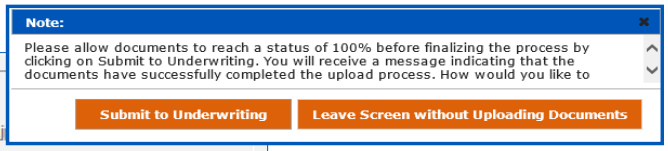
Log on using your Essent Online MI Ordering Login ID and Password. If you don't have an MI Ordering Login ID or Password, contact EssentCONNECT℠ at essentconnect@essent.us or 855-282-1483 to be set up.

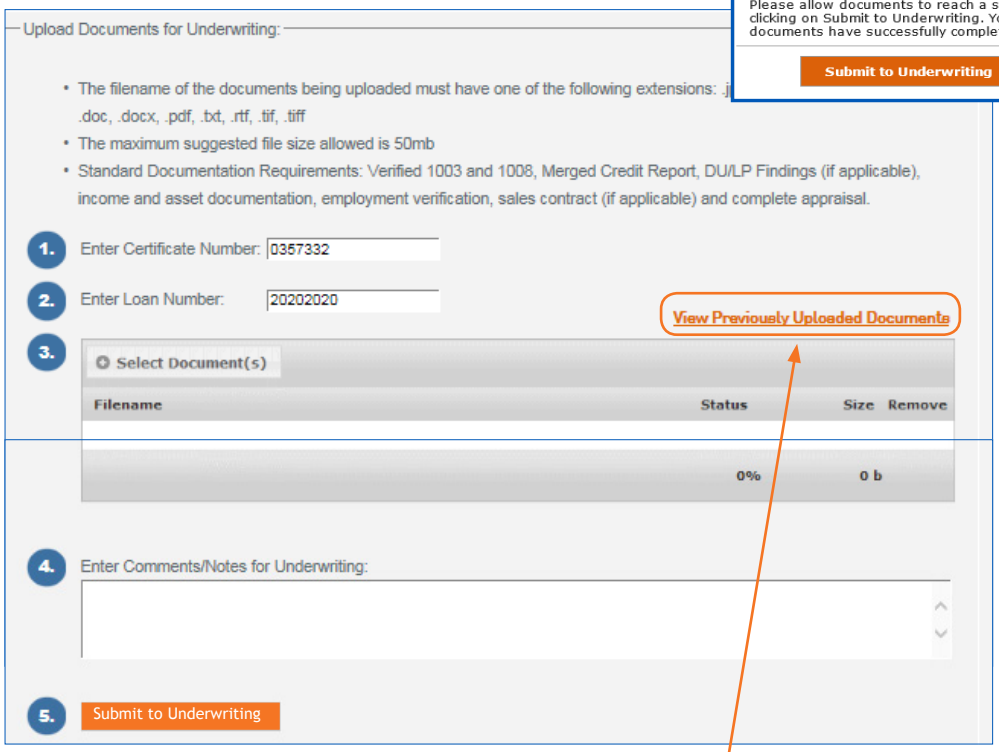
Once you are in MiDocs, it's easy to send your loan documents to Essent.

1. Enter the Essent Certificate Number, or copy and paste from the MI Certificate # field on the General Info - Page 1 of your Mortgage Builder Mortgage Insurance Request Screen.
2. Enter your Loan Number, or copy and paste from the Lender ID field on the General Info - Page 1 of your Mortgage Builder Mortgage Insurance Request Screen.

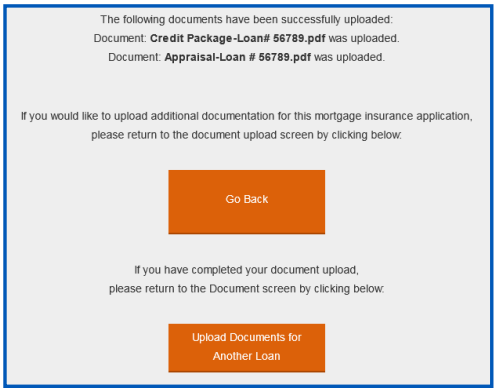
   These two identifiers will be associated in our system to recognize your MI application, regardless of how it was submitted. If a match cannot be found, you will receive the following message:

   Please check data entry of Lender Loan Number and Certificate Number. This combination is not found in our system.
   Please call our EssentCONNECT team at 855-282-1483 or essentconnect@essent.us with any questions.
3. Click **Select Document(s)**. Depending on your system, you may be able to Drag and Drop files from your computer to the Upload screen or use Control-Click to capture multiple files at the same time. Once the status of each of your files is at 100%, the Submit to Underwriting Button at the bottom of the screen will change from gray to orange. If you need to remove a file from the list, click the "Remove" button.
4. Enter any comments or notes for Essent's Underwriting Team about the files or the loan.
5. Click **Submit to Underwriting**. If your software allows, you will be able to watch the progress as your files are transmitted to Essent. If you attempt to leave the MiDocs screen before your documents are completely uploaded, the pop-up below will appear to help you determine how you would like to proceed.





When your upload is complete, you will receive this message. If you have more files to upload, click **Go Back**. If you have uploaded all of your documents, click **Upload Documents for Another Loan**.



Once you have submitted documents you can click on the **View Previously Uploaded Documents** link to search for and see the documents you have already sent to Essent.

Questions?

A member of EssentCONNECT team is always happy to assist you Monday-Friday from 8 AM to 8 PM Eastern time at 855-282-1483 or essentconnect@essent.us.

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