# **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 Part	🚵 Mortgage Insurance Request						Company Name: Select Essent Guaranty, Inc. in dropdown					
	General Info - page 1 Ger	neral Info - page 2   Ge	neral Info - page 3			request type. Select original request						
	ESSENT24, TEST	Essent Guaranty, Inc.	AAA Mortgage Bank	<b>-</b>	000005274	3	Application Type: Select Sta Make sure all applicable fields	ndard (Non- are complet	<b>Delegated)</b> e and accurate			
	Lender ID	333333333	View Status	6 Error			based on your loan characteri	stics.				
2	Request Type	Original Request	Decision Type	Suspende	d	4	If you are submitting a reque	st for one of t	the Special			
	Application Type	Standard	Captive Reins	urance Indicator	Relocation Loan		<b>Programs</b> listed below, type	the appropria	• ate value in the			
٠	MI Certificate #	0153806	Sub Prime (AN	(inus)	Declining Market		Special Program Type field e	vactly as dis	nlaved below:			
	Certificate Type	Primary	Percent Of Covera	age 25.00			Special i rogram rype neta e		played below.			
	Coverage Plan	Standard Primarv	LP Risk Grade				Special Program Type		Enter Value			
	Duration Type	Periodic Monthly	Premium Term				Doctor Loan		DRPROG			
	Initial Premium	Deferred	Special Pricing Ty	pe			Dentfelie Menteren Concelidation	Definence	DMCDD			
4	Special Program Type	gram Type Investor Program					Portfolio Mortgage Consolidation	Refinance	PMCRP			
	Payment Type Rate Plan	Borrower Paid	Investor Program t	otion (verse)		5	Click Submit to send your Non-E	Delegated MI A	pplication.			
	Premium Befundable	Level  Down Payment Uption (chone>										
	Purchase Eligibility	INOCTICIUIDADIC	AVM Date			6	Click on <b>view Status</b> to see th	e following m	iessage:			
	MI Reduced Doc Type	<none></none>	<ul> <li>AVM Model</li> </ul>	<none></none>	<b></b>		Application in Progress, await	ing submissio	n of loan			
	Renewal Calculation	Constant	AVM Value		0.00		documentation. To upload vou	ır loan docume	ents, please go to			
	Eannie Mae Info	Submit Clic	k here to upload loan documents to	n Essent Online Mil	000	Essent Online MiDocs						
1	MI STATUS element a	and description attri	oute	×			Essent Online MiDocs. Stand	lard documer	ntation is			
(	Status: Error Application in Progress, awaiting submission of Ioan documentation. To upload your Ioan documents, please go to Essent Online MiDocs at https://essentonline-test.essent.us/midocs.						Verified 1003 and 1008	Complete app	praisal			
							Merged Credit Report	Sales contrac	t, if applicable			
	Status: Error Thank you for your mortga	intgage insurance request. Your request has been					Income & Asset documentation	DU/LP finding	gs, if applicable			
	Suspended. An Essent Underwriter will contact you shortly regarding your request, or contact Essent Underwriting at 877-330-3535 or by email at underwriting@essent.us for assistance.						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							
	Mortgage Builder - Mortgage Builder Software, Inc Iresovsky  ingmation Secondary Marketing Post Closing Q C / Compliance Interfaces Tools Printing Administration Pre-Qualification Pre-Qual						An Essent Underwriting team member will contact you when a decision has been made on your loan.					
	Registration Processing	Processing Queue				8	8 Submit a <b>Query</b>					
	Closing  Closing  Loan Status Document Tracking  Notepad / Conversation Log EDM Doc Received Queue E-Delivery Status	ng () (visual Application Status status pad / Conversation Log Doc Received Queue ivery Status Submission Order / Request Order / Reports Order / Request Order / Order / Request Order / Request Order / Order / Request Order / Order / Ord				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						
N			Title Interfaces	View Certificate			MI Certificate will automatica	lly appear on	the screen when			

#### Mortgage insurance provided by Essent Guaranty, Inc.

Mortgage Builder

your loan is approved.

**ESSENT** 

## Uploading "Your" Docs with MiDocs"

MI Reduced Doc Type Renewal Calculation	<none> Constant</none>	AVM Model     AVM Value	<none></none>	0.00
Eannie Mae Info	Submit	Click here to upload loan documents to Es	sent Online 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<sup>SM</sup> 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 <u>essentconnect@essent.us</u> 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.
- 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.

— Upload	I Documents for Underwriting:	Please allow documents to reach a status of 100% before finalizing the process by dicking on Submit to Underwriting. You will receive a message indicating that the documents have successfully completed the upload process. How would you like to						
	The filename of the documents being uploaded must have one of the following extensions: .jj		Submit to Underwrit	ting	Leave Screen without Uploading Documents			
	.doc, .docx, .pdf, .txt, .rtf, .tiff, .tiff							
•	The maximum suggested file size allowed is 50mb	LP Findings (if applicable),						
•	Standard Documentation Requirements: Verified 1003 and 1008, Merged Credit Report, DU/							
	income and asset documentation, employment verification, sales contract (if applicable) and	comple	te appraisal.		When your upload is complete, you will			
1.	Enter Certificate Number: 0357332		files to upload, click <b>Go Back</b> . If you have more					
2	Enter Loan Number: 20202020		Documents for Another Loan.					
3.	O Select Document(s)	4		<b>T</b> . <i>f</i> <b>n</b> <i>i i i i i i i i i i</i>				
	Filename State	us	Size Remove		Document: Credit Package-Loan# 56789.pdf was uploaded. Document: Appraisal-Loan # 56789.pdf was uploaded.			
		0%	0 b		If you would like to upload additional documentation for this mortgage insurance application, please return to the document upload screen by clicking below.			
4	Enter Comments/Notes for Underwriting:				Go Back			
			Ŷ		If you have completed your document upload, please return to the Document screen by clicking below.			
5.	Submit to Underwriting				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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