

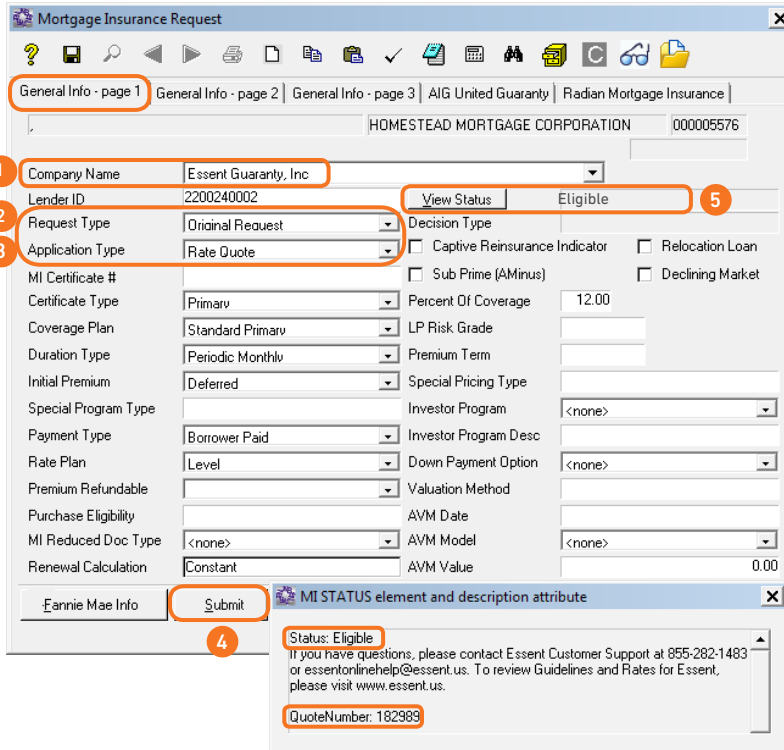
ESSENT USER TIP SHEET

Mortgage Builder®

Rate Quote with Eligibility

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: Essent Guaranty, Inc.

2 Request Type: Original Request

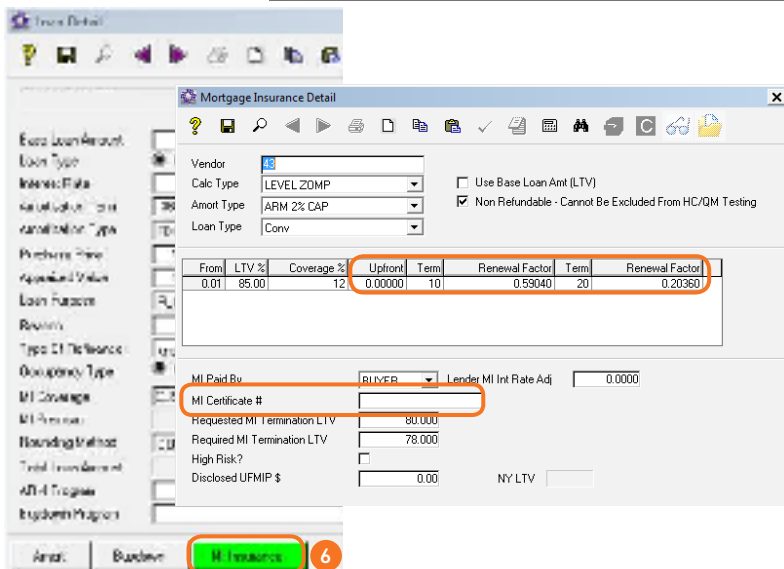
3 Application Type: Rate Quote

4 Submit

5 View Status: Eligible

MI STATUS element and description attribute

Status: Eligible
If you have questions, please contact Essent Customer Support at 855-282-1483 or essentonlinehelp@essent.us. To review Guidelines and Rates for Essent, please visit www.essent.us.
QuoteNumber: 182989



6 MI Premiums

From	LTV %	Coverage %	Upfront	Term	Renewal Factor	Term	Renewal Factor
0.01	85.00	12	0.00000	10	0.59040	20	0.20360

MI Certificate #

- 1** **Company Name:** Select **Essent Guaranty, Inc.** in dropdown.
- 2** **Request Type:** Select **Original Request**
- 3** **Application Type:** Select **Rate Quote**
Make sure all applicable fields are complete and accurate based on your loan characteristics.
- 4** Click **Submit** to submit your Rate Quote with Eligibility request.

Status (Eligible or Ineligible) will appear next to View Status button and a PDF Quote Doc will automatically appear on the screen.

Note: The last PDF document returned from Essent will be the PDF saved in Mortgage Builder and can be viewed by going to Interfaces/Mortgage Insurance/View Certificate

- 5** Click on **View Status** for the QuoteNumber and the Status (Eligible or Ineligible).
 - If Status is Ineligible, a message will indicate the reasons.
 - If you have any questions about your quote request, please reference your QuoteNumber when you call or email the EssentCONNECTSM team. They are available to assist you Monday-Friday 8 AM to 8 PM Eastern time at 855-282-1483 or essentconnect@essent.us.

- 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.

- MI Certificate # field will not populate.
- MI Taxes will be included in the Upfront and Renewal Factor fields when applicable.

You can request as many rate quotes as you need to determine the best alternative for your borrower.

Note: You should no longer request a rate quote for a loan once MI has been ordered for that loan.

Mortgage insurance provided by Essent Guaranty, Inc.