

# ANNOUNCEMENT

**Coming Soon! Changes To Our BPMI Single Premiums.**

EFFECTIVE: APRIL 1, 2019

We are pleased to announce that starting April 1, 2019, Essent will be updating our Borrower-Paid Single Premiums in our risk-based pricing engine, EssentEDGE™. This change will be effective for mortgage insurance (MI) commitments issued on or after April 1, 2019.\*

NOTE: Essent's standard rate cards are no longer necessary since you can quote all of your rates from our powerful risk-based pricing engine, EssentEdge™.

## About EssentEDGE

Our powerful risk-based pricing engine provides the capability to incorporate more loan-level attributes in order to deliver a superior experience and competitive rates for every loan.

EssentEDGE can be accessed through [Rate Finder](#), as well as the most widely used Loan Origination Systems (LOS) and Pricing Engines (PE) to quote and order Essent MI.

- **Rate Finder:** Complete a simple one-time registration for our online tool to quote and order through EssentEDGE.
- **LOS/PE:** Access EssentEDGE through your system the same way you do today as long as you are set up as an Essent user.

## Questions

If you have questions about this upcoming change, please contact your [Essent account manager](#).

\*Subject to regulatory approval

**ESSENT** | **MI, That's Smart.**

**Mortgage Insurance provided by Essent Guaranty, Inc.**