



---

## ANNOUNCEMENT

**Date:** January 20, 2019  
**Re:** Enhancements to Essent Online Rate Finder  
**Effective:** January 20, 2019

We have made some enhancements to Rate Finder to support our new risk-based pricing engine, EssentEDGE™, and to ensure that Rate Finder delivers the most accurate rates for your loan scenarios.

### Highlights of Changes

- **Corporate Email Address** field is now required. We will use cookies so that your email address will auto-populate after the first entry. If your policies prevent the application of cookies, simply enter your corporate email whenever you use the tool.
- **Origination Channel** field now defaults to Lender/Retail; however, you can update to Broker or Correspondent if you are purchasing the loan or are a Broker.
- **Zip Code** field will now be used to automatically populate the State and City.
- **New Borrower Section** includes fields to provide details for up to five borrowers, including:
  - Credit Score
  - Self-Employed Indicator
  - Prior Bankruptcy Indicator
- **BPMI Interest Rate** field dynamically displays if your scenario is for a Borrower-Paid request. Enter the note interest rate for your scenario.
- **LPMI Interest Rate** field dynamically displays if your scenario is for a Lender-Paid request. Enter the LPMI interest rate for your scenario.

We value your feedback and pledge to continue making changes to improve your Rate Finder experience.

If you have any questions about Rate Finder or your account, please contact your [Essent account manager](#) or EssentCONNECT at 855.282.1483 | [essentconnect@essent.us](mailto:essentconnect@essent.us).

Mortgage Insurance provided by Essent Guaranty, Inc.

© 2019 Essent Guaranty, Inc., All rights reserved. | Two Radnor Corporate Center, 100 Matsonford Road, Radnor, PA 19087 | [essent.us](http://essent.us)  
EGI-Announcement.085 (01/19)