

# ESSENT USER TIP SHEET

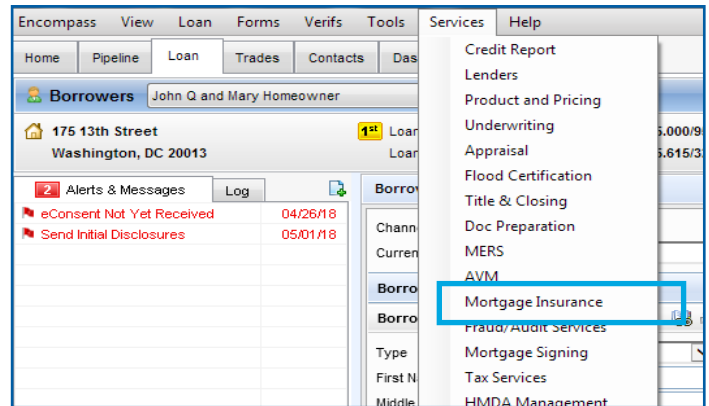
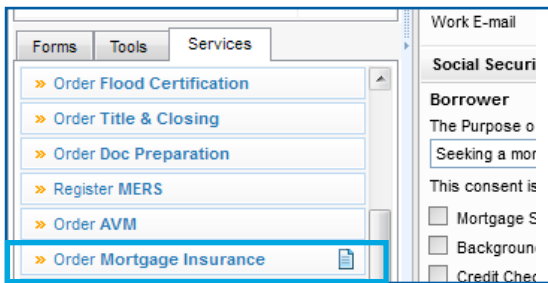
ELLIE MAE'S ENCOMPASS®

## Delegated MI Submission

### Add Essent to Your Providers List

From Encompass, go to **Pipeline** and select loan.

Under the Services tab on the left, click on **Order Mortgage Insurance**, or from Services drop-down on the top Menu Ribbon, select **Mortgage Insurance**.

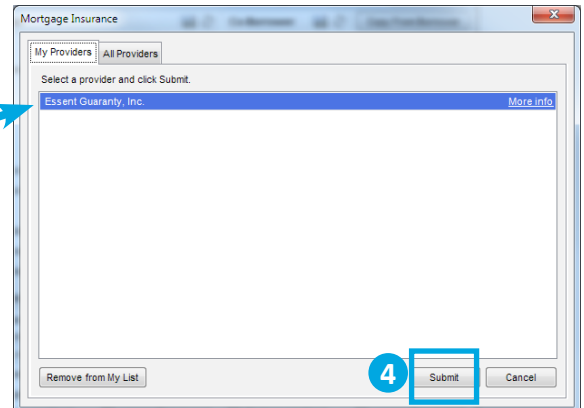
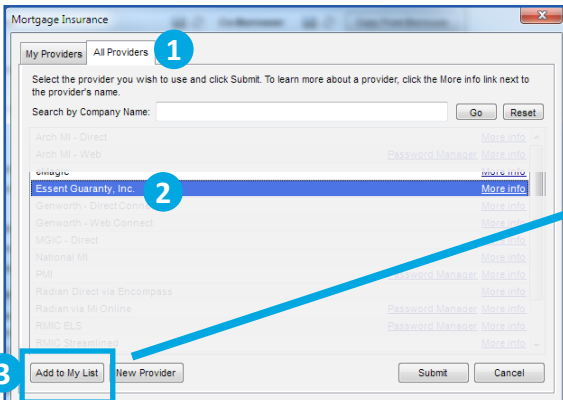


Your **My Providers** list will appear.

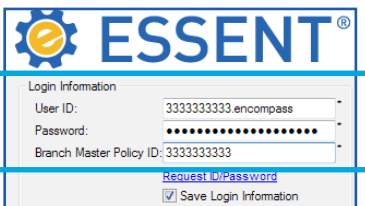
If Essent is not already listed on your My Providers Tab:

1. Switch to All Providers tab
2. Highlight Essent Guaranty, Inc.
3. Click on Add to My List
4. Click on Submit to order Rate Quote

Once **Essent Guaranty, Inc.** is added to My Providers, it will remain there as a default MI provider each time you log in.



### Check Your Login Information



**Note: If the login information fields are not already populated, contact your Encompass Super Admin.**

Continue to page 2 for tips on ordering a **Delegated MI Certificate**.

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Mortgage Insurance provided by Essent Guaranty, Inc.

## Submit an Essent Delegated MI Order

Take advantage of the rate protection the EssentEdge 90-day guarantee provides by ensuring that the relevant Quote ID appears in the Rate Quote field, by selecting it from the dropdown, or keying it in.

Description	Value
First Renewal Rate	0.300000
First Renewal Duration Months	120
Second Renewal Rate	0.200000
Second Renewal Duration Months	240

	Present	Proposed
Rent		
First Mtg.	650.00	858.50
Other Fin.		
Haz. Ins	30	33.54
PE Taxes	95	135.42
Mtg. Ins		42.90

On the **Order** tab, select **Order Delegated MI** as the Request Type.

The following fields will default to the most frequently used values:

<b>Premium Pmt Plan</b>	<b>Monthly</b>
<b>Deferred*</b>	<b>Checked</b>
<b>Premium Pmt Type</b>	<b>Borrower Paid</b>
<b>MI Coverage %**</b>	<b>GSE or HFA Standard Coverage</b>
<b>Refundable?</b>	<b>Non-Refundable</b>
<b>Renewal Type</b>	<b>Level</b>
<b>Originator Channel Type</b>	<b>Lender/Retail</b>

\*When the Monthly Premium Pmt Plan is chosen, and the Deferred Check Box is checked, \* no premium is due at closing.

\*\*The MI Coverage % submitted on your initial request will remain on the Order screen for all subsequent requests. If loan data changes after your initial request, please click on the green icon to recalculate and apply the Standard Agency MI Requirements.

Select or Enter the **Rate Quote ID** you want to associate with your submission.

If ordering a Doctor/Professional Loan, enter the loan product code **DRPROG** into the Special Program ID field.

If ordering an HFA Loan, check the State Housing Agency checkbox. This box will be checked by default if a DU HFA or LPA HFA program is selected.

Click on the **Order** button.

When the system completes processing, your results will be returned in the **Check Status/View Result** tab.

Essent Messaging will be stored in the **Essent Messages** window.

For Approved submissions, click on **View** or double click on the **MI Response** to bring up a PDF of **Essent's Commitment and Certificate of Insurance**. MI Responses can also be retrieved from the eFolder.

Click on **Import MI** to see the actual premium rate information on the **MI Fee Import** screen.

Click on **Import Fees**. A pop up will let you know that the MI fees have imported successfully. Click **OK**.

*Note: MI Taxes will be included in the MI Premium Rate and MI Premium Payment when applicable.*

To complete the Import MI process, go to the **1003, Page 2** and click the pencil icon beside Mtg. Ins. under Proposed Monthly Housing Expenses to view the **MIP/PMI/Guarantee Fee Calculations** screen and click **OK**. The fees will now be included on the relevant Encompass forms.

If your request is suspended, a pop-up will alert you. Click **OK**. Go to the **Check Status/View Result** tab. A member of the EssentCONNECT team will contact you to help resolve the issue that caused the

We are here to answer your questions Monday - Friday from 8:00AM to 8:00PM Eastern time. If you need assistance with Encompass, contact the EssentCONNECT team at [essentcomments@essent.us](mailto:essentcomments@essent.us) or 855-282-1483. For rates, guidelines, loan status, scenarios or turn-times, contact our Underwriting team at [underwriting@essent.us](mailto:underwriting@essent.us) or 877-331-831.

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