

ESSENT ANNOUNCEMENT

June 2, 2021

Re: Essent Announces Fannie Mae RefiNow™ and Freddie Mac Refi PossibleSM Eligibility for Essent-Insured Loans

Fannie Mae RefiNow and Freddie Mac Refi Possible loans are eligible when the loan being refinanced is insured by Essent. Loans submitted under these programs will be considered new refinance transactions, and are otherwise subject to the guidelines and eligibility criteria of the respective GSE program as outlined in the following:

- [Fannie Mae Lender Letter \(LL-2021-10\) Introduction of the RefiNow™ Option](#)
- [Freddie Mac Bulletin 2021-17 Introducing Freddie Mac Refi PossibleSM](#)

As a reminder, the temporary credit underwriting requirements and guidance related to COVID-19 also apply for RefiNow and Refi Possible loans as outlined in the following:

- [Fannie Mae Lender Letter \(LL-2021-03\) Impact of COVID-19 on Originations](#)
- [Freddie Mac Bulletin 2021-15 Selling Updates Related to COVID-19](#)

Any applicable updates will be reflected in the next published version of our Underwriting Guidelines. If you have any questions regarding these programs, please contact your [Essent account manager](#).

RefiNow™ is a trademark of Fannie Mae.
Refi PossibleSM is a service mark of Freddie Mac.

Mortgage Insurance provided by Essent Guaranty, Inc.

© 2021 Essent Guaranty, Inc., All rights reserved.

Two Radnor Corporate Center, 100 Matsonford Road, Radnor, PA 19087 | essent.us | EGI-Announcement 0.106 (06/21)