ESSENT ONLINE, ENCOMPASS® & TQL® FAQS

ESSENT ONLINE

HOW DO I REQUEST A USER SETUP FOR AN ESSENT ONLINE TOOL?

- From the Essent Online Landing page, select **Create an Account**.
- Select the tools you want to access.
- Complete the account information and **Submit**.
- Our EssentConnect team will contact you with your user setup invitation.

HOW DO I RESET MY PASSWORD?

- From the **Log In** screen, select **Forgot Password?**.
- Enter either the Login ID or the email address associated with your account.
- Complete the Multi-Factor Authentication (MFA) validation process to reset your password.

HOW DO I ACCESS RATE FINDER, MI ORDERING AND MIDOCS?

You can quickly access them using the tabs along the top of your Essent Online landing page. To navigate back to your landing page, select the **Home** tab or **Essent Online**, which is located above the tabs.

DO I NEED A LOGIN ID AND PASSWORD TO GET A QUOTE THROUGH ESSENT'S ONLINE RATE FINDER?

A Login ID and Password are not required for our Rate Finder tool. You can complete a one-time registration using your company email address. Upon completion you will be able to access Rate Finder to get quotes.

DO I NEED AN ID/PASSWORD FOR ESSENT ONLINE IF USING AN INTEGRATION?

If your integration allows you to quote MI, order MI and upload documents (Non-Delegated underwriting only), then no, you do not need credentials for Essent Online Tools. If you need any one of the above services and they are NOT available in your integration, please request a user setup for Essent Online (see FAQ #1 above).

WHAT IF I RECEIVE A GUIDELINE MESSAGE THAT STATES THE SCENARIO DOES NOT MEET ESSENT'S MANUAL UNDERWRITING GUIDELINES?

If the loan DID receive either a Desktop Underwriter® Approve/Eligible or Loan Product Advisor® Accept/Eligible:

- Go to the **MI Information Section/Tab**.
- Select the recommendation in the dropdown for either Desktop Underwriter or Loan Product Advisor (Located on the right side of the screen).
- Enter the recommendation.
- Resubmit.

If the loan did NOT receive either a Desktop Underwriter Approve/Eligible or Loan Product Advisor Accept/Eligible, the guideline message is accurate.

I AM RECEIVING A DUPLICATE LOAN MESSAGE IN ESSENT ONLINE MI ORDERING, BUT DO NOT SEE THE LOAN IN MY PIPELINE SCREEN. HOW DO I FIND THE LOAN?

- In the upper right hand corner of the Essent Online MI Ordering screen there is a field labeled **Search**.
- Enter your loan number, borrower last name or Essent commitment number in the field to search for the loan.

ENCOMPASS STANDARD/CLASSIC AND TQL

WHAT IS MY ENCOMPASS USER ID/PASSWORD?

Your company's Encompass Super Administrator provides you with your Encompass User ID/Password. If your company is not already set up for Essent MI in Encompass, please ask your Encompass Super Administrator to contact our EssentConnect team.

HOW DO I ASSOCIATE MY QUOTE TO MY DELEGATED ORDERS?

When you are ready to submit or resubmit an Essent Delegated order in Encompass, you will see the most recent Encompass-requested quote in the Quote ID field on the right side of your Essent screen in Encompass.

If you would like to enter a different Quote ID (requested via another system) or choose another Encompass-requested quote via the dropdown menu, you are welcome to do so! Simply update the Quote ID field.

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HOW DO I INDICATE IF I WANT TO FINANCE A BPMI SINGLE PREMIUM?

For TQL: Check the box on the RIGHT side of the Essent screen in Encompass that is labeled **Premium Financed**.

For Standard/Classic (EME): Check the box on the LEFT side of the Essent screen in Encompass that is labeled **All or part of the MI premium will be financed**.

HOW CAN I CONFIRM RECEIPT OF MY UPLOADED DOCUMENTS?

Once you complete the document upload, you should see a pop-up box that indicates the documents were successfully uploaded. If you do not receive the pop-up, you may need to perform the upload again via the following steps:

- First, uncheck the **Don't wait for upload** box.
- Attempt to send to Essent again.
- If you receive an SFTP message, please contact our EssentConnect team for assistance.

WHAT IF I RECEIVE AN ESSENT GUIDELINE MESSAGE STATING THE SCENARIO DOES NOT MEET ESSENT'S MANUAL UNDERWRITING GUIDELINES?

If the loan DID receive a Desktop Underwriter Approve/Eligible or Loan Product Advisor Accept/Eligible:

- Check the applicable AUS box at the bottom left-hand side of the screen.
- Enter the recommendation.
- Resubmit.

If the loan did NOT receive a Desktop Underwriter Approve/Eligible or Loan Product Advisor Accept/Eligible, the guideline message is accurate.

HOW DO I ENSURE THAT THE INDUSTRY STANDARD COVERAGE PERCENTAGE FOR MY LOAN SCENARIO IS DEFAULTED?

Select the green arrows beside the Coverage Percentage field prior to submitting your request.

I SUBMITTED MY LOAN NON-DELEGATED. HOW DO I SWITCH IT TO DELEGATED?

For Encompass TQL:

- If you have not uploaded documents, you can select Delegated and resubmit.
- If you have uploaded documents, please contact our EssentConnect team for assistance.

Our EssentConnect team can also assist you with your Essent Online MI Ordering needs, and with any system integration questions you may have.

HOW DO I ACTIVATE MI COVERAGE FOR A LOAN?

Open the loan you want to activate and go to the **Services** tab.

- Select **Order Mortgage Insurance**.
- In the **Mortgage Insurance** window, select **Essent Activation** and Submit.
- Press the **Active Coverage** button in the **Essent MI Coverage** window.

The **Essent MI Coverage** window will automatically update to indicate the activation status to **Activated**.

HOW DO I ADD ESSENT ACTIVATION TO MY PROVIDERS TAB?

- In the **Services** tab, select **Order Mortgage Insurance**.
- In the Mortgage Insurance window, select the **All Providers** tab.
- Select **Essent Activation** then **Add to My List**.

Have a question or need assistance? Our EssentConnect team is here to help!

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