Essent Mortgage Insurance Service Integration - New Feature

Last updated: Tue, 05 Dec 2023 17:54:33 GMT

The 23.1 release of LFC introduces an integration with Essent Guaranty, Inc, providing LFC clients with an additional option for an integrated mortgage insurance (MI) experience.

User Functionality

This section provides information on new functionality for Consumer Application and LFC users.

Consumer Application User Functionality

This feature does not include new functionality for Consumer Application users.

LFC User Functionality

To support the new Essent MI service integration, the release includes the following updates for LFC users:

- New service option in the LOW Order Services tab
- New Essent Mortgage Insurance Order page
- New Essent Mortgage Insurance Results page
- New Order Status reports

New MI – Essent Guaranty, Inc. Service Option

The new **MI – Essent Guaranty, Inc.** option in the **Select Service** drop-down list enables you to access the new Essent Mortgage Insurance Order page.

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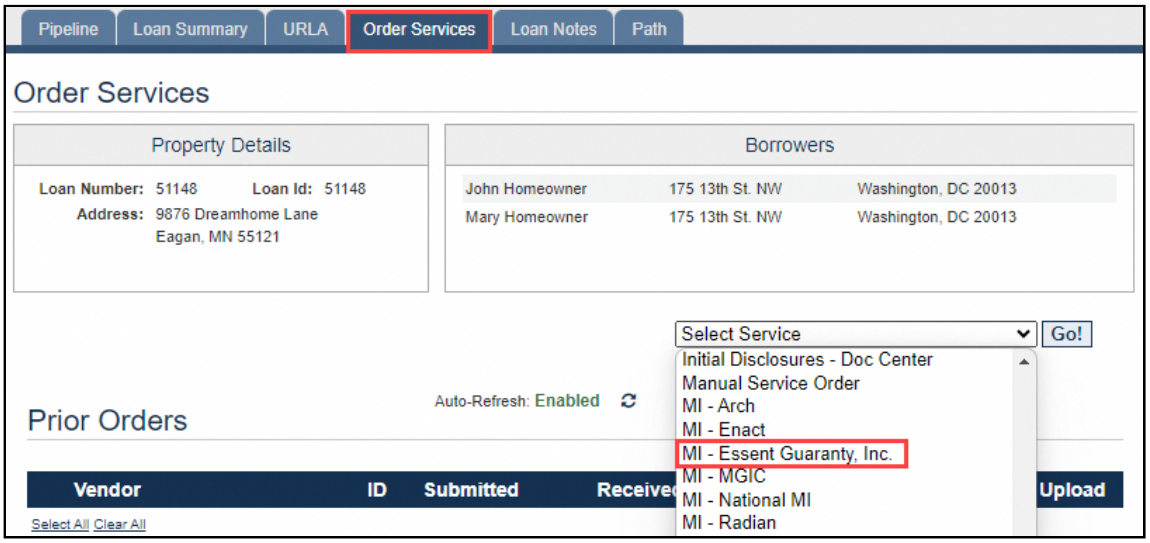
This figure shows the **MI – Essent Guaranty, Inc.** option in the **Select Service** drop-down list.

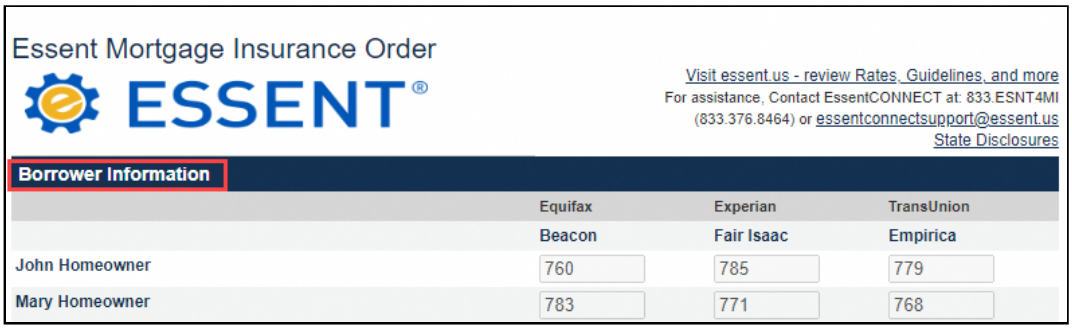


New Essent Mortgage Insurance Order Page

The Essent Mortgage Insurance Order page enables you to enter the information required for the order. The page displays the following sections.

- **Borrower Information**. The Borrower Information section displays a list of all borrowers on the loan, along with read-only credit scores returned by the credit vendor. If no credit report is available, or the credit vendor did not return scores for one or more borrowers, the fields are editable.

  This figure shows the Borrower Information section in the Essent Mortgage Insurance Order page.



- **Property Information**. The Property Information section displays the following information on the subject property:
  - Street address
  - Unit number, as applicable
  - City
  - State

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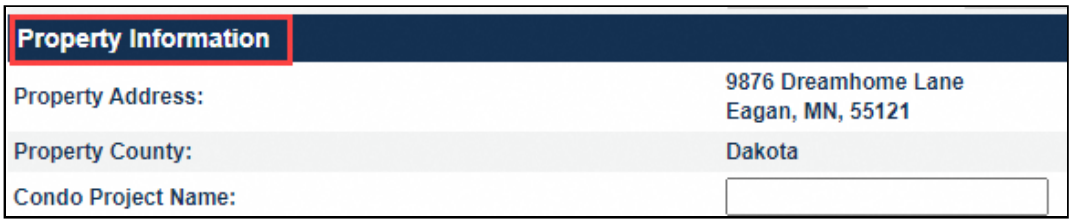
- Zip code
- County

The section also displays an editable field labeled **Condo Project Name** field that users can complete as needed.

This figure shows the Property Information section in the Essent Mortgage Insurance Order page.

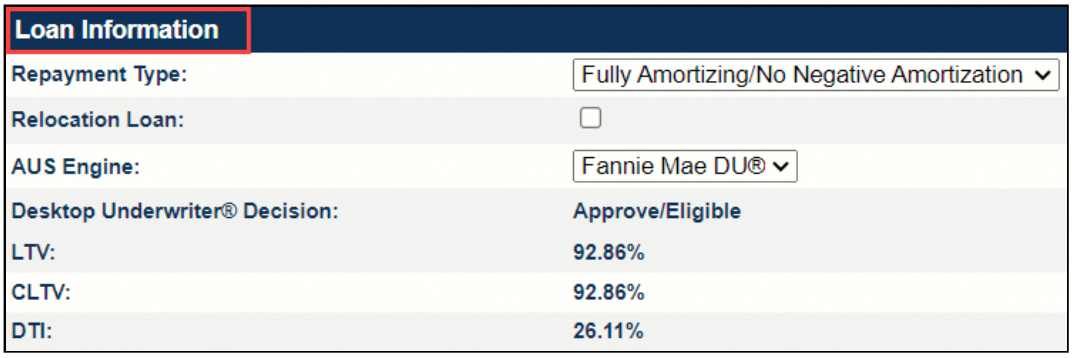


- **Loan Information**. The Loan Information section displays information about the loan.

Note:

For Delegated and Non-Delegated MI orders, the **Documentation Type** field is required. If the MI order is submitted without this field being completed, the **MI Decision** field will display **Suspended** with a message stating **Documentation Type cannot be determined**. The **Documentation Type** field can be completed in the URLA tab in the Additional Data page.

This figure shows the Loan Information section in the Essent Mortgage Insurance Order page.



This table identifies the fields in the Loan Information section.

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Field	Value
Repayment Type	This drop-down list displays the following options: • Fully Amortizing/No Negative Amortization (default) • Interest Only
Relocation Loan	This is a selectable checkbox.
AUS Engine	This drop-down list displays the following options: • Fannie Mae DU • Freddie Mac LPA If an AUS service has been run for the loan, the system populates the field.

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Field	Value
Desktop Underwriter Decision	This drop-down list displays only when the value in the **AUS Engine** drop-down list is **Fannie Mae DU**. If DU has already been run in LFC, the field is read-only. If DU has not been run, the drop-down list is editable and displays the following options: • Approve/Eligible • Approve/Ineligible • Refer with Caution • Refer/Eligible • Refer/Out of Scope • Refer with Caution/IV • EA-I/Eligible • EA-II/Eligible • EA-III/Eligible • EA-IV/Eligible • Out of Range • Out of Scope • EA-I/Ineligible • EA-II/ Ineligible • EA-III/ Ineligible • EA-IV/Ineligible • RWC-IV/Eligible • RWC-IV/ Ineligible • Not Provided
Freddie Mac LPA Risk Class Decision	This drop-down list displays only when the value in the **AUS Engine** drop-down list is **Freddie Mac LPA**. If LPA has already been run in LFC, the field is read-only. If LPA has not been run, the drop-down list is editable and displays the following options: • Accept • Refer • Caution

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Field	Value
Freddie Mac LPA Document Class Decision	This drop-down list displays only when the value in the **AUS Engine** drop-down list is **Freddie Mac LPA**. If LPA has already been run in LFC, the field is read-only. If LPA has not been run, the drop-down list is editable and displays the following options: • Streamlined Accept • Standard (Caution)
Freddie Mac LPA Eligibility Class Decision	This drop-down list displays only when the value in the **AUS Engine** drop-down list is **Freddie Mac LPA**. If LPA has already been run in LFC, the field is read-only. If LPA has not been run, the drop-down list is editable and displays the following options: • 500 Freddie Mac Eligible/A-Minus • Freddie Mac Eligible • Freddie Mac Ineligible
Third-Party Origination Company Name	This field displays only for correspondent and broker institutions and is required for those institution types.
Third-Party Origination Company City/State	This field displays only for correspondent and broker institutions and is required for those institution types.
Third-Party Origination Company NMLS #.	This field displays only for correspondent and broker institutions and is required for those institution types.
LTV	This is a read-only field.
CLTV	This is a read-only field.
DTI	This is a read-only field.

- **Mortgage Insurance Information**. The Mortgage Insurance Information section displays information related to the order type and the mortgage insurance coverage you request. When you navigate to the page for the first time, the Mortgage Insurance Information section displays default options that reflect the most common MI coverage and a non-refundable, borrower-paid deferred monthly premium plan. You must ensure that you select valid options in all fields.

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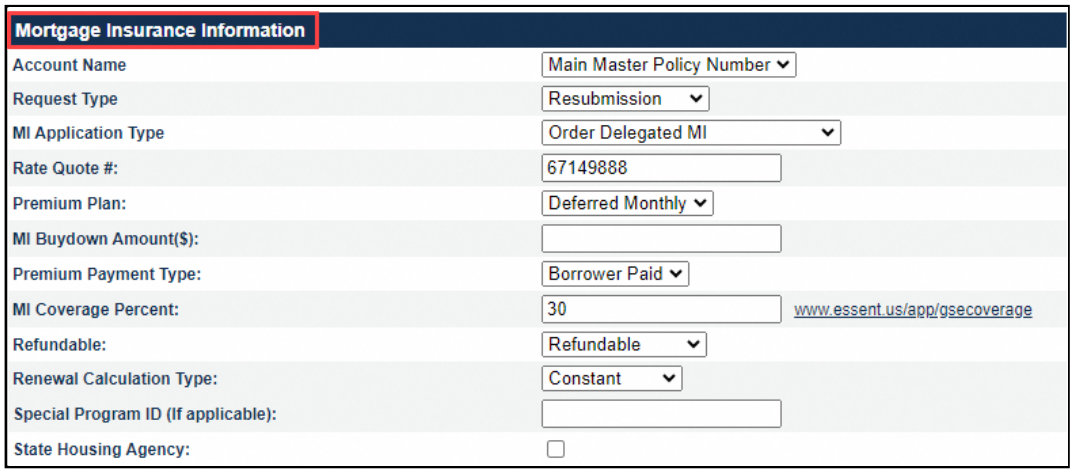
This figure shows the Mortgage Insurance Information section in the Essent Mortgage Insurance Order page.



This table identifies the fields in the Mortgage Insurance Information section.

Field	Value
Account Name	This drop-down list displays only when more than one master policy number is configured for the institution. The default value is the first option listed in the Account Setup editor in web admin.
Request Type	This drop-down list displays only when a previous certificate order exists for the loan. If a previous certificate order exists, the drop-down list displays the following values: • Resubmission (default) • Original Request Essent processes all MI certificate orders for the same loan ID as resubmissions.
MI Application Type	This drop-down list displays the following values: • Order Non-Delegated MI • Order Delegated MI • Rate Quote – Pricing with Eligibility • Rate Quote – Pricing Only

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Field	Value
Rate Quote #	This drop-down list displays only when the value in the **MI Application Type** drop-down list is **Order Non-Delegated MI** or **Order Delegated MI**. If a Rate Quote – Pricing with Eligibility or Rate Quote – Pricing Only order has already been placed for the loan, the rate quote ID number associated with the most recent order displays. You can enter a different value as needed.
Premium Plan	The first time you order an Essent MI service on the loan, this drop-down list defaults to **Deferred Monthly**. If you have already ordered an Essent MI service, the drop-down list displays the value from the previous order. The **Premium Plan** drop-down list displays the following values: • Deferred Monthly • Monthly • Single • Split Premium
MI Buydown Amount	This field is specific to a special buydown program offered by Essent. Contact your Essent representative for more information. The MI Buydown Amount field supports whole-dollar amounts only. If you enter cent values, a message prompts you to remove the cents.
Premium Payment Type	The first time you order an Essent MI service on the loan, this drop-down list defaults to **Borrower Paid**. If you have already ordered an Essent MI service, the drop-down list displays the value from the previous order. The **Premium Payment Type** drop-down list displays the following values: • Borrower Paid • Lender Paid
MI Coverage Percent	This editable field enables you to enter a value between 1 and 99 to indicate the coverage percentage to be provided by Essent. Click the link to access an external web page that provides information about GSE MI coverage requirements. The link opens in a new tab.

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Field	Value
Refundable	The first time you order an Essent MI service on the loan, this drop-down list defaults to **Non-Refundable**. If you have already ordered an Essent MI service, the drop-down list displays the value from the previous order. The **Refundable** drop-down list displays the following values: • Non-Refundable • Refundable
Renewal Calculation Type	The first time you order an Essent MI service on the loan, this drop-down list defaults to **Constant**. If you have already ordered an Essent MI service, the drop-down list displays the value from the previous order. The **Renewal Calculation Type** drop-down list displays the following values: • Constant • Declining • No Renewals

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Field	Value
Split Premium Upfront Rate	This drop-down list displays when you select **Split Premium** in the **Premium Plan** drop-down list. The first time you order an Essent MI service on the loan, this drop-down list defaults to **1.00**. If you have already ordered an Essent MI service, the drop-down list displays the value from the previous order. The values that display in the **Split Premium Upfront Rate** drop-down list depend on the value in the **Refundable** drop-down list as follows: • When you select **Non-Refundable**, the following values display: ◦ 0.50 ◦ 0.75 ◦ 1.00 ◦ 1.25 ◦ 1.50 ◦ 1.75 • When you select **Refundable**, the following values display: ◦ 0.75 ◦ 1.00 ◦ 1.50 ◦ 1.75 ◦ 2.00 ◦ 2.25
Special Program ID (If applicable)	This text field enables you to enter specific data, such as **HFA**.
State Housing Agency	Selectable checkbox

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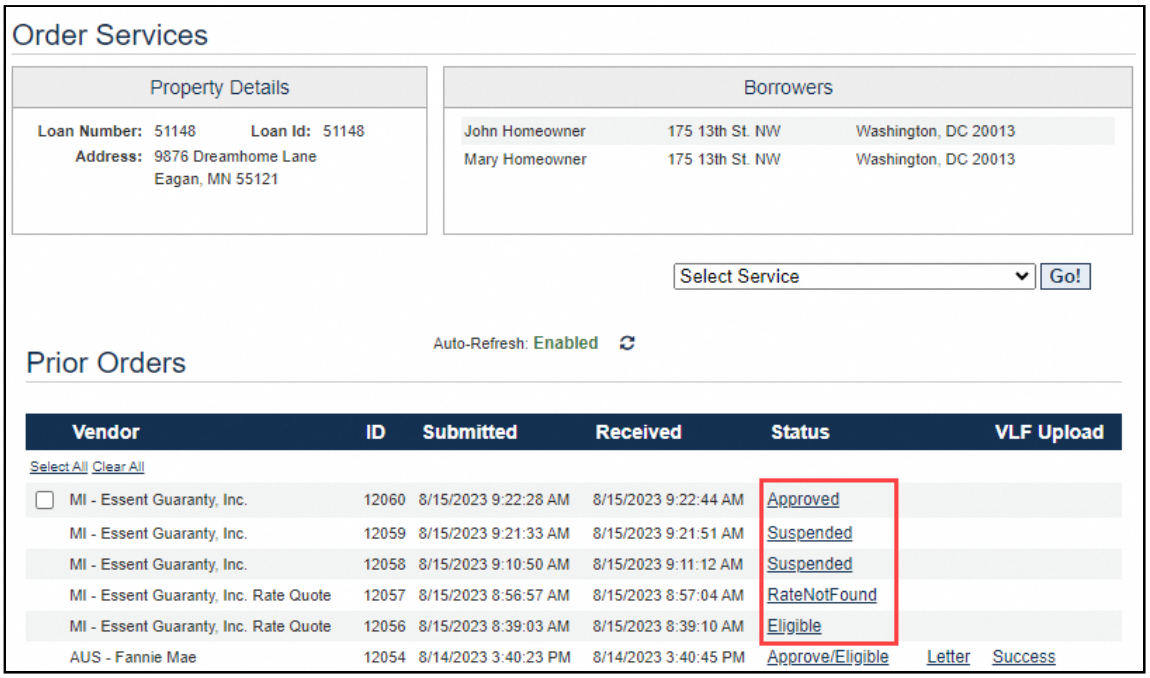
New Essent Insurance Results Page

The Essent Insurance Results page enables you to review the information and the PDF file that Essent returns in the order. To access the page, click the link in the Status column for the order you want to view.



The page displays some or all of the following sections:

- Loan Information
- MI Rate Quote Information or Certificate Information
- Premium
- Renewal
- Tax

The sections that display depend on the type of service you ordered and the results.

- **Rate quotes**. These figures show the sections that display for the following rate quote order statuses:
  - **Eligible** or **Rate Found**. All messages returned by Essent about the result display at the top of the page.

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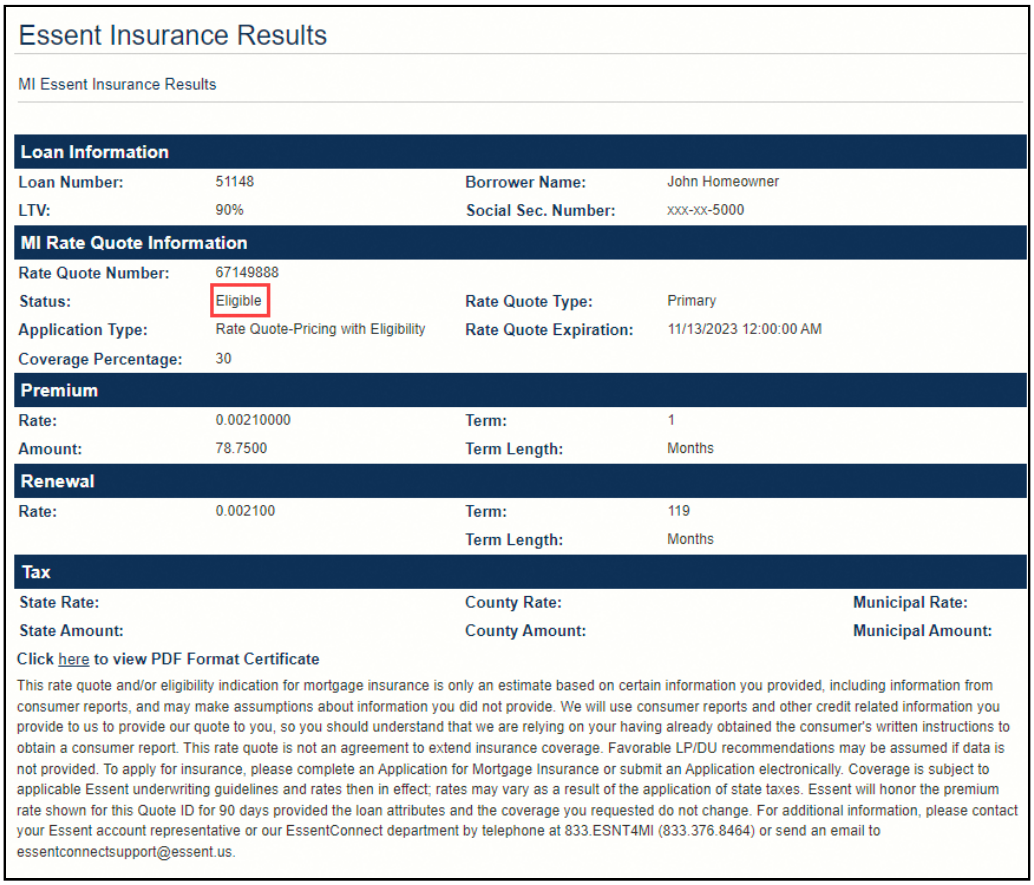
This figure shows the Essent Insurance Results page for a rate-quote order when the order status is **Eligible**. The page displays similarly for **Eligible** and **Rate Found** statuses.



Essent Insurance Results

MI Essent Insurance Results

Loan Information

Loan Number:	51148	**Borrower Name:**	John Homeowner
LTV:	90%	**Social Sec. Number:**	xxx-xx-5000

MI Rate Quote Information

Rate Quote Number:	67149888		
Status:	Eligible	**Rate Quote Type:**	Primary
Application Type:	Rate Quote-Pricing with Eligibility	**Rate Quote Expiration:**	11/13/2023 12:00:00 AM
Coverage Percentage:	30		

Premium

Rate:	0.00210000	**Term:**	1
Amount:	78.7500	**Term Length:**	Months

Renewal

Rate:	0.002100	**Term:**	119
		Term Length:	Months

Tax

State Rate:	**County Rate:**	**Municipal Rate:**
State Amount:	**County Amount:**	**Municipal Amount:**

Click here to view PDF Format Certificate

This rate quote and/or eligibility indication for mortgage insurance is only an estimate based on certain information you provided, including information from consumer reports, and may make assumptions about information you did not provide. We will use consumer reports and other credit related information you provide to us to provide our quote to you, so you should understand that we are relying on your having already obtained the consumer's written instructions to obtain a consumer report. This rate quote is not an agreement to extend insurance coverage. Favorable LP/DU recommendations may be assumed if data is not provided. To apply for insurance, please complete an Application for Mortgage Insurance or submit an Application electronically. Coverage is subject to applicable Essent underwriting guidelines and rates then in effect; rates may vary as a result of the application of state taxes. Essent will honor the premium rate shown for this Quote ID for 90 days provided the loan attributes and the coverage you requested do not change. For additional information, please contact your Essent account representative or our EssentConnect department by telephone at 833.ESNT4MI (833.376.8464) or send an email to essentconnectsupport@essent.us.

- **Ineligible** or **Rate Not Found**. All messages returned by Essent about the result display at the top of the page.

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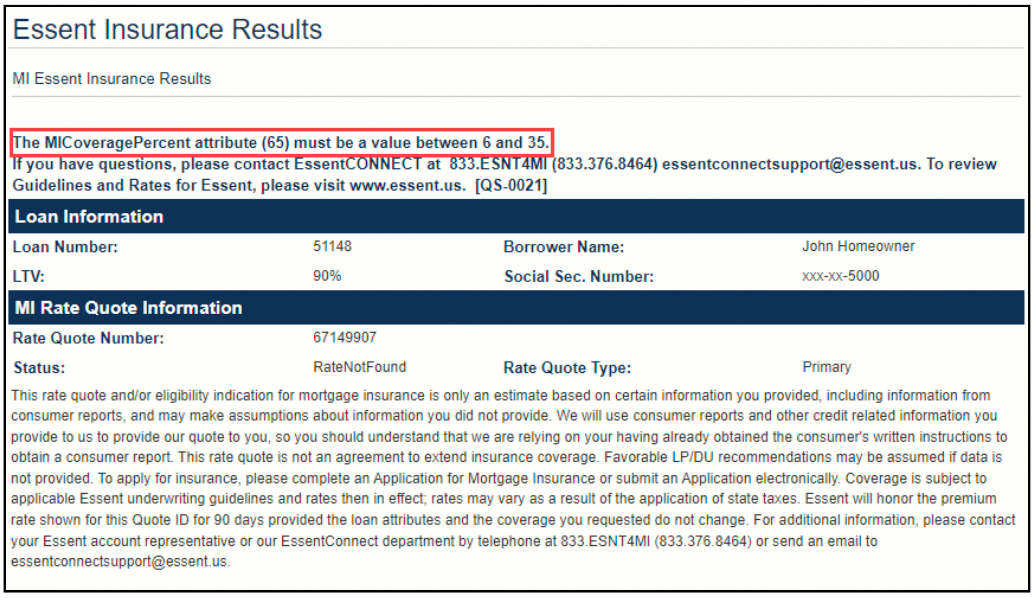
https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

This figure shows the Essent Insurance Results page for a rate-quote order when the order status is **Rate Not Found**. The page displays similarly for **Ineligible** and **Rate Not Found** statuses.



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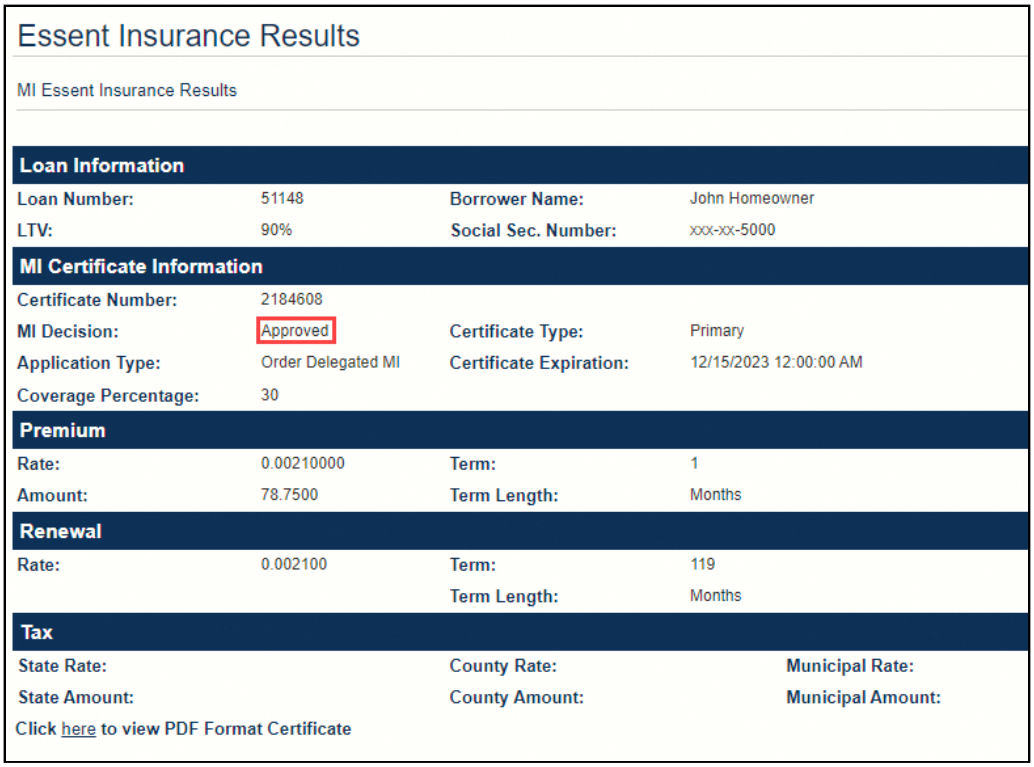
- **MI Certificates**. These figures show the sections that display for the following MI certificate order statuses:
  - **Approved**. This figure shows the Essent Insurance Results page for an MI certificate order when the order status is **Approved**.



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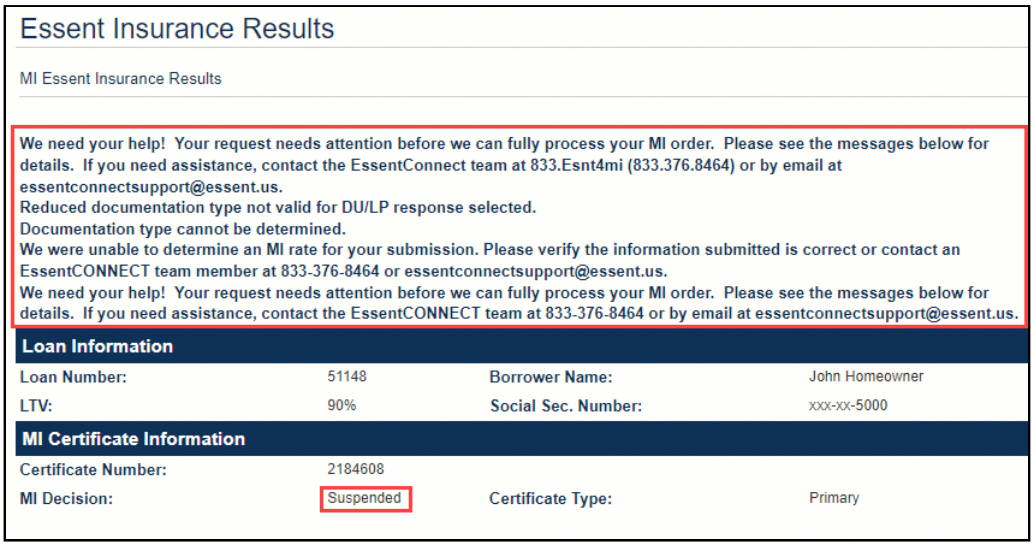
- **Suspended**, **Declined**, or **Failed**. All messages returned by Essent about the result display at the top of the page.

  This figure shows the Essent Insurance Results page for an MI certificate order when the order status is **Suspended**. The page displays similarly for **Suspended**, **Declined**, and **Failed** statuses.



- **All services**. If you click a link for an order that has been replaced by a more recent one, the Essent Insurance Results page displays the following message:

  The information requested is no longer valid because a more recent request exists.

  If the previous order included a PDF from Essent, a link displays that enables you to access the document.

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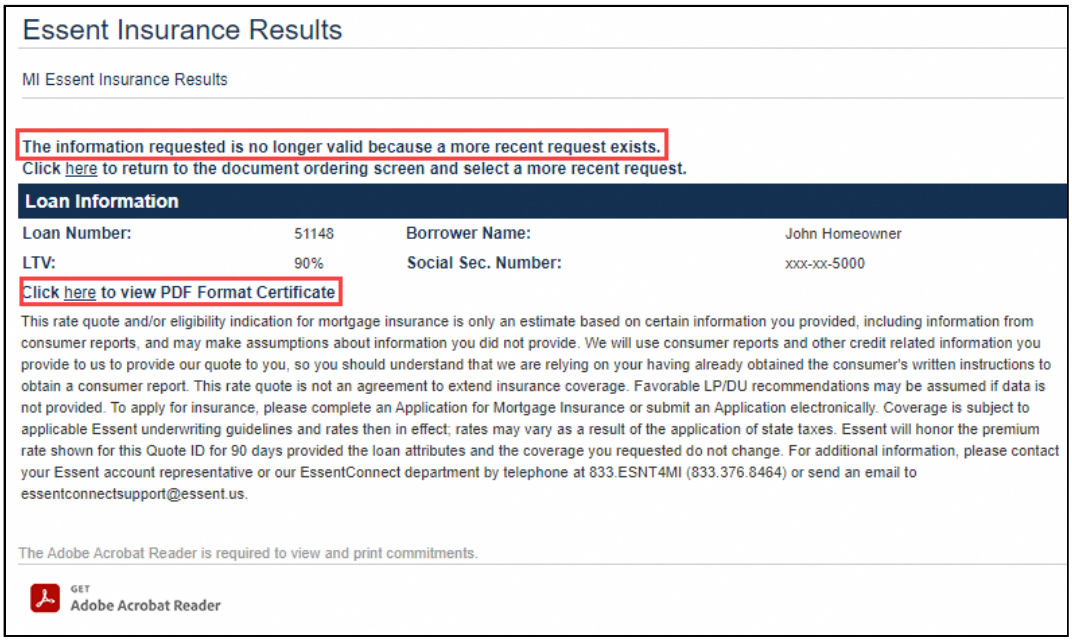
https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

This figure shows the Essent Insurance Results page for an order that has been replaced by a more recent one.



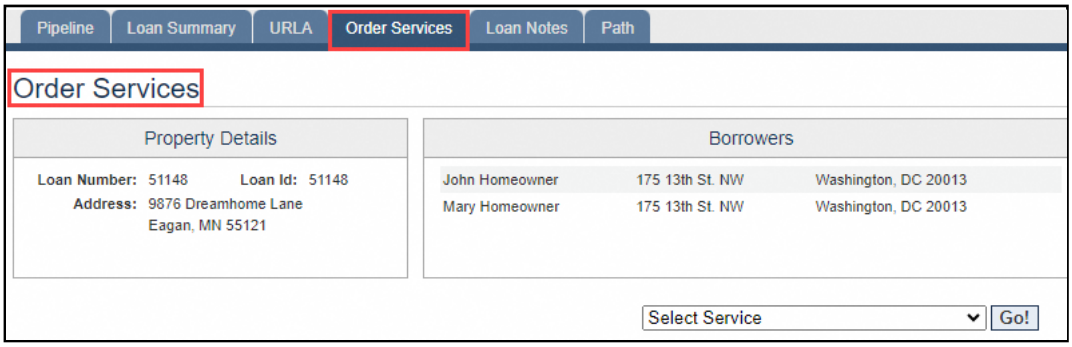
Ordering an Essent MI Service

The Essent MI service integration enables you to order the following MI services:

- Rate Quote - Pricing with Eligibility
- Rate Quote - Pricing Only
- Delegated MI
- Non-delegated MI

To order an Essent MI service, follow these steps:

1. In the Pipeline tab, select a conventional loan with an LTV over 80%. Do not select a home-equity loan.
2. Select the Order Services tab.
   The Order Services page displays.



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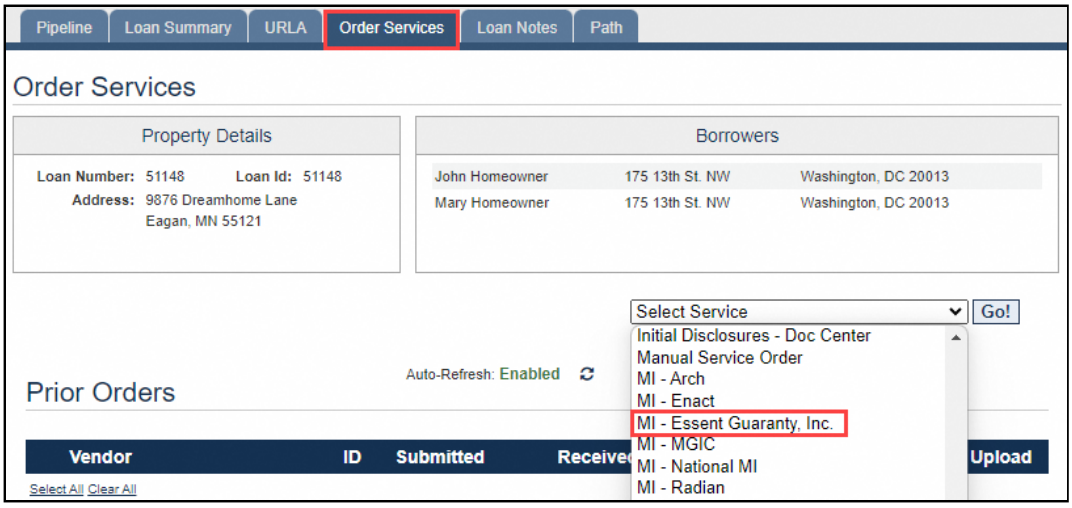
3. In the **Select Service** drop-down list, select **MI – Essent Guaranty, Inc**.



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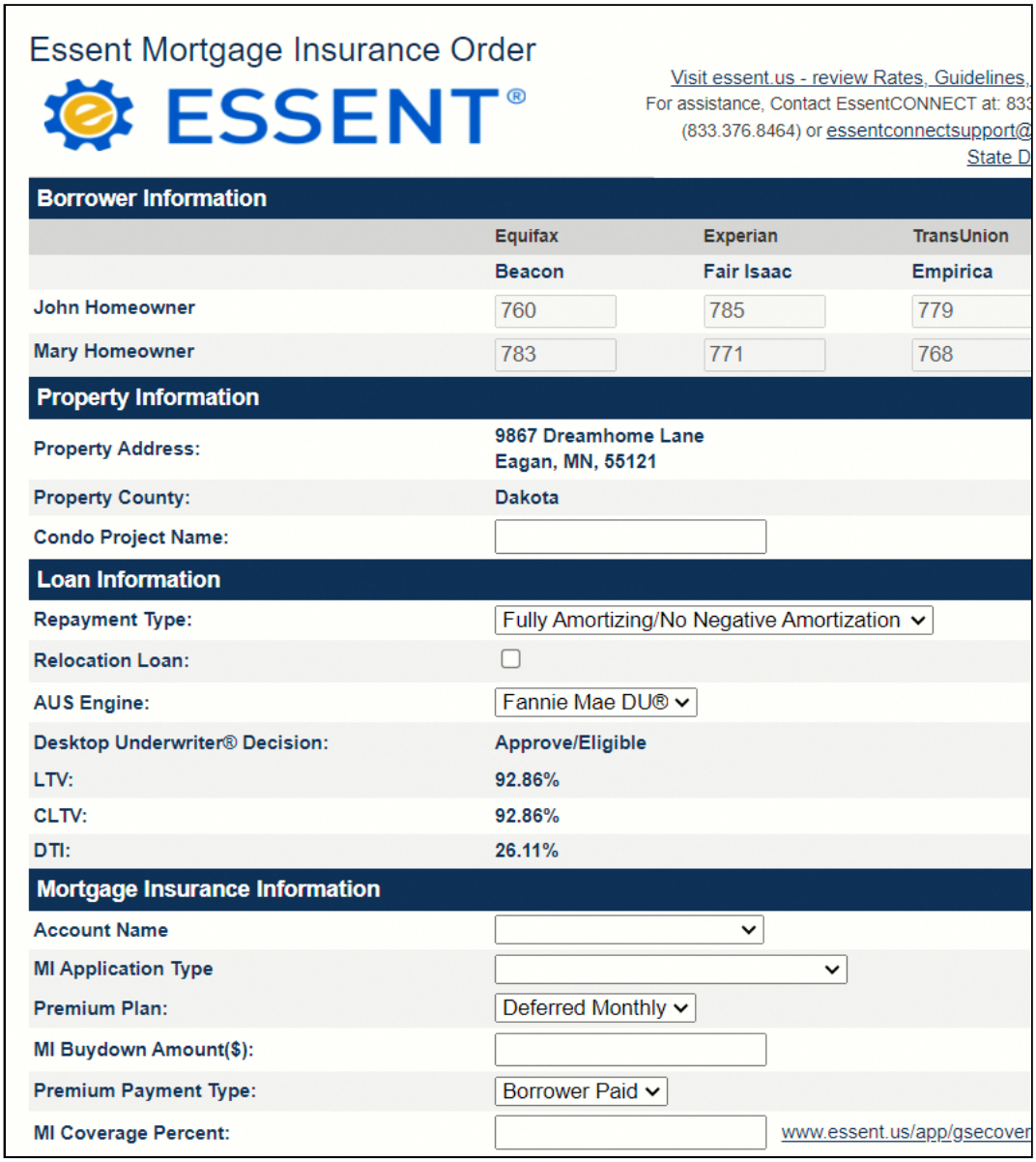
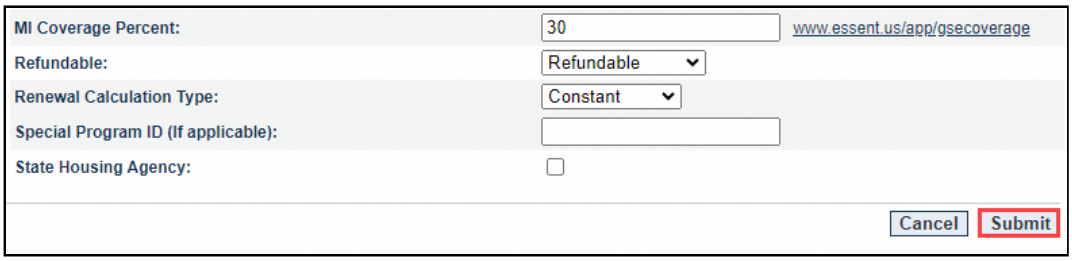
4. Click **Go**.
   The Essent Mortgage Insurance Order page displays.



5. Complete the fields in the page. Refer to this section for information on the fields that display.
6. Click **Submit**.



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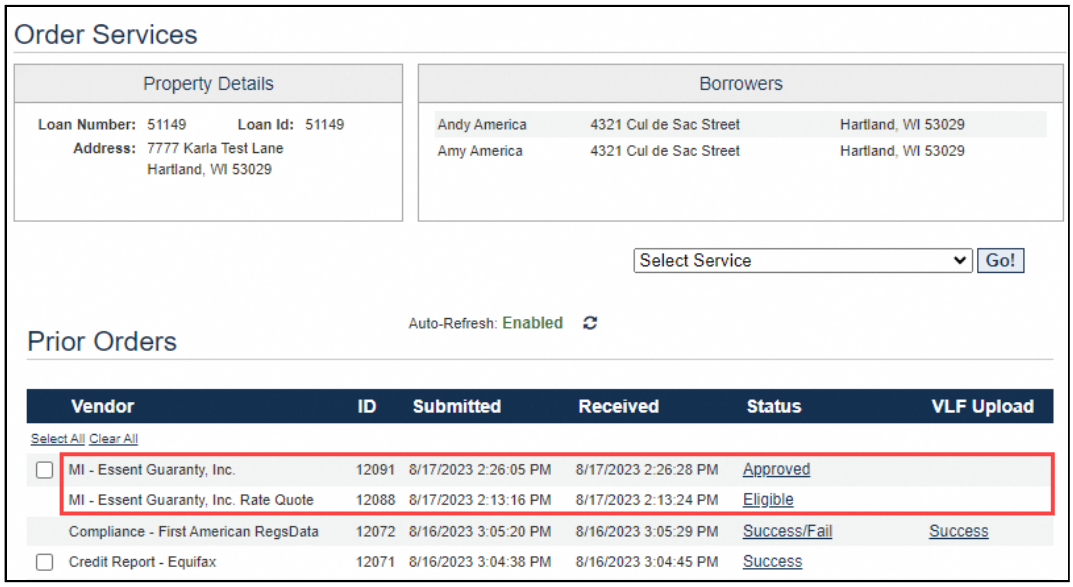
The order displays in the Prior Orders grid in the Order Services page.



In addition to the order ID and dates of submission and receipt, the Prior Orders grid displays information on the service ordered and the status of the order.

This table provides information on order types and corresponding statuses.

Service	Vendor	Status
Rate quote	MI – Essent Guaranty, Inc. Rate Quote	The following statuses apply to rate quote orders: • **Eligible**. This status indicates that the order was for Rate Quote – with Eligibility, and Essent approved the scenario and returned rates. • **Ineligible**. This status indicates that the order was for Rate Quote – With Eligibility, and Essent did not approve the scenario or return rates. • **Rate Found**. This status indicates that the order was for Rate Quote – Pricing Only, and Essent returned rates. • **Rate Not Found**. This status indicates that the order was for Rate Quote – Pricing Only, and Essent did not return rates for the scenario. • **Failed**. This status indicates that an error occurred while processing the order.

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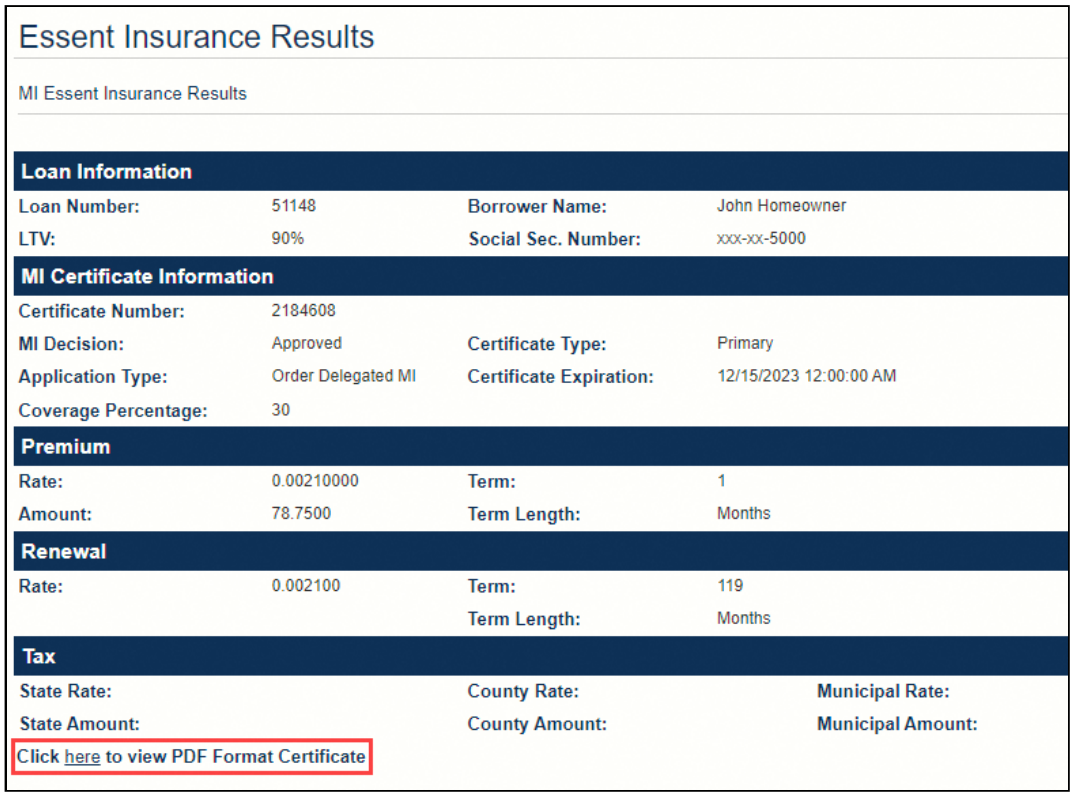
Service	Vendor	Status
MI certificate	MI – Essent Guaranty, Inc.	The following statuses apply to MI certificate orders: • **Approved**. This status indicates that Essent approved the loan and returned rates. • **Suspended**. This status indicates that Essent could not approve the loan based on the current information. • **Declined**. This status indicates that Essent declined the loan based on the current information. • **Failed**. This status indicates that an error occurred while processing the order.

7. To view the results, click the link in the Status column.
   The Essent Insurance Results page displays. A link to the MI certificate in PDF format displays at the bottom of the page for orders that return as Eligible or Approved. Refer to this section for additional information on the Essent Insurance Results page.



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https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

Order Status Report

To enable you to track Essent rate-quote and MI certificate orders, the release includes the following new options in the **Order Category** drop-down list in the Order Status report filter page:

- MI – Essent Guaranty, Inc.
- MI – Essent Guaranty, Inc Rate Quote

To access this report, navigate to **Reporting** > **Order Status Report**.

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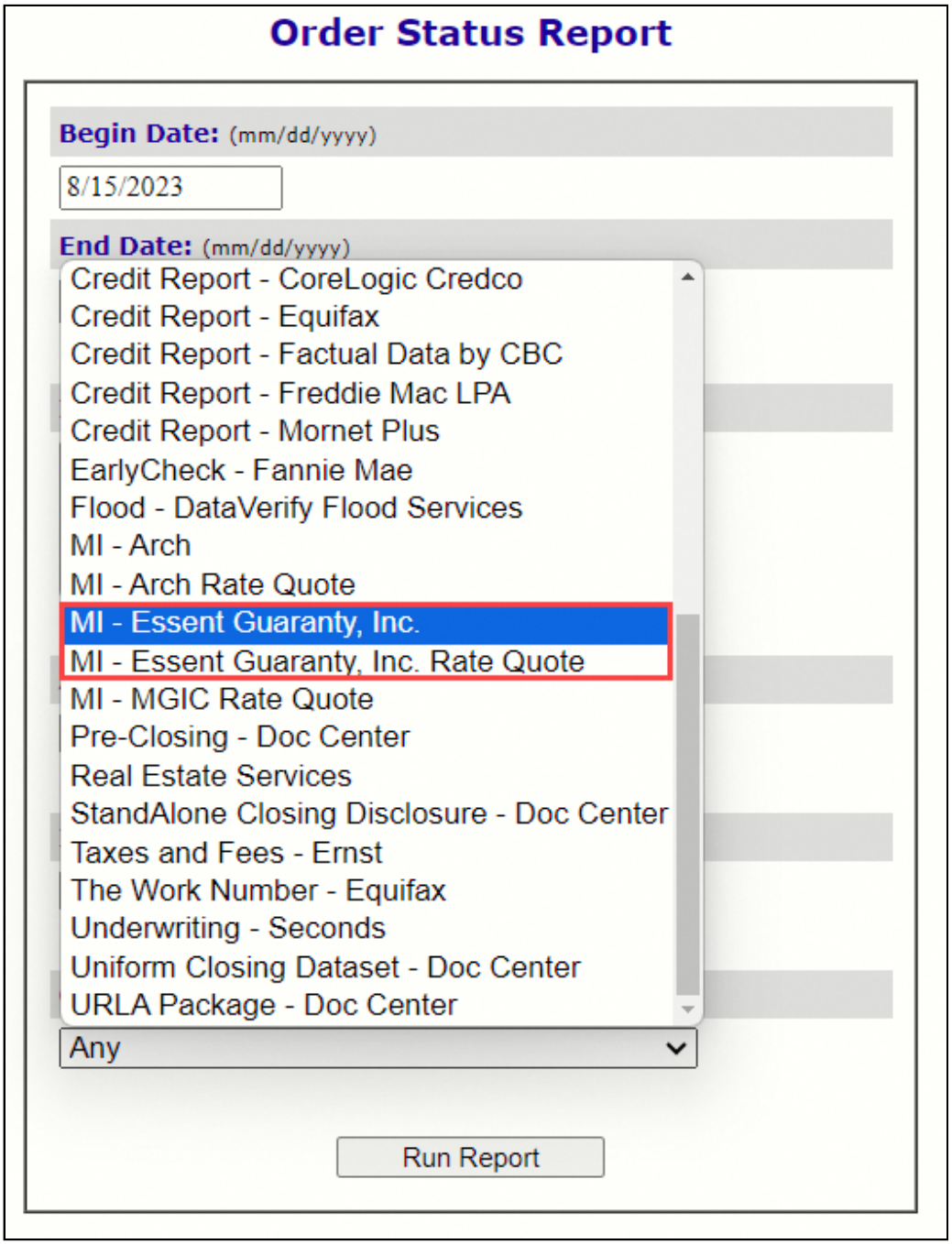
https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

The figure illustrates the new options in the **Order Category** drop-down list in the Order Status report filter page.



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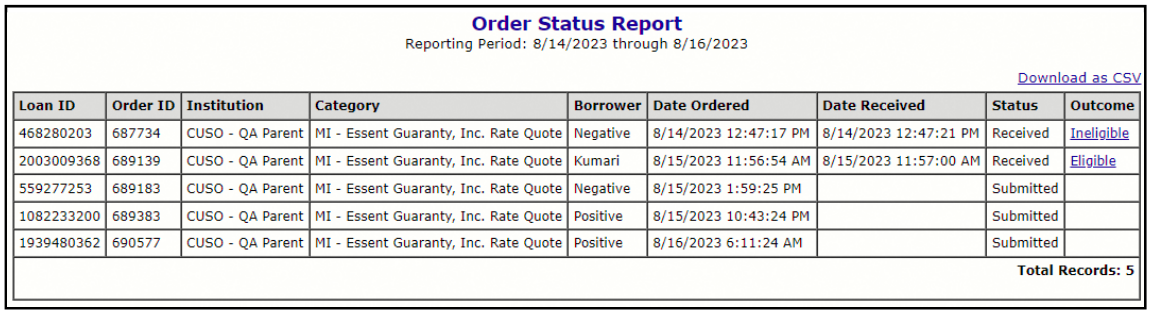
https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

This figure illustrates the Order Status Report when filtered for **MI - Essent Guaranty, Inc. Rate Quote**.



Order Status Report
Reporting Period: 8/14/2023 through 8/16/2023

Download as CSV

Loan ID	Order ID	Institution	Category	Borrower	Date Ordered	Date Received	Status	Outcome
468280203	687734	CUSO - QA Parent	MI - Essent Guaranty, Inc. Rate Quote	Negative	8/14/2023 12:47:17 PM	8/14/2023 12:47:21 PM	Received	Ineligible
2003009368	689139	CUSO - QA Parent	MI - Essent Guaranty, Inc. Rate Quote	Kumari	8/15/2023 11:56:54 AM	8/15/2023 11:57:00 AM	Received	Eligible
559277253	689183	CUSO - QA Parent	MI - Essent Guaranty, Inc. Rate Quote	Negative	8/15/2023 1:59:25 PM		Submitted	
1082233200	689383	CUSO - QA Parent	MI - Essent Guaranty, Inc. Rate Quote	Positive	8/15/2023 10:43:24 PM		Submitted	
1939480362	690577	CUSO - QA Parent	MI - Essent Guaranty, Inc. Rate Quote	Positive	8/16/2023 6:11:24 AM		Submitted	

Total Records: 5

This figure illustrates the Order Status Report when filtered for **MI-Essent Guaranty, Inc**.

Order Status Report
Reporting Period: 8/15/2023 through 8/16/2023

Download as CSV

Loan ID	Order ID	Institution	Category	Borrower	Date Ordered	Date Received	Status	Outcome
1082233200	689711	CUSO - QA Parent	MI - Essent Guaranty, Inc.	Positive	8/15/2023 11:27:51 PM	8/15/2023 11:29:23 PM	Received	Suspended
1939480362	690618	CUSO - QA Parent	MI - Essent Guaranty, Inc.	Positive	8/16/2023 8:19:08 AM	8/16/2023 8:19:53 AM	Received	Approved

Total Records: 2

Web Admin Functionality

This section provides information on new functionality and configuration requirements in web admin.

New Security Object

The release includes a new security object labeled **MI - Essent Guaranty, Inc** that enables administrators to control user access to the Essent Mortgage Insurance Order page. The security object is located in the Services category in the following editors:

- Security Groups
- Security Event Rules
- Security Events
- Security Exceptions

Permissions in the Security Groups editor default to **None**. You must update permissions to **Full** for any group that needs to order Essent MI services.

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https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

This figure shows the object in the Security Groups editor.

Alerts Editor

To enable administrators to create alerts associated with Essent MI services, the **Service** drop-down list in the Service Order Alert Type dialog displays a new **MI – Essent Guaranty, Inc.** option. When you configure the alert, the standard operators and status options display. Alerts display when the status of an Essent order is **Received** or **Submitted**.

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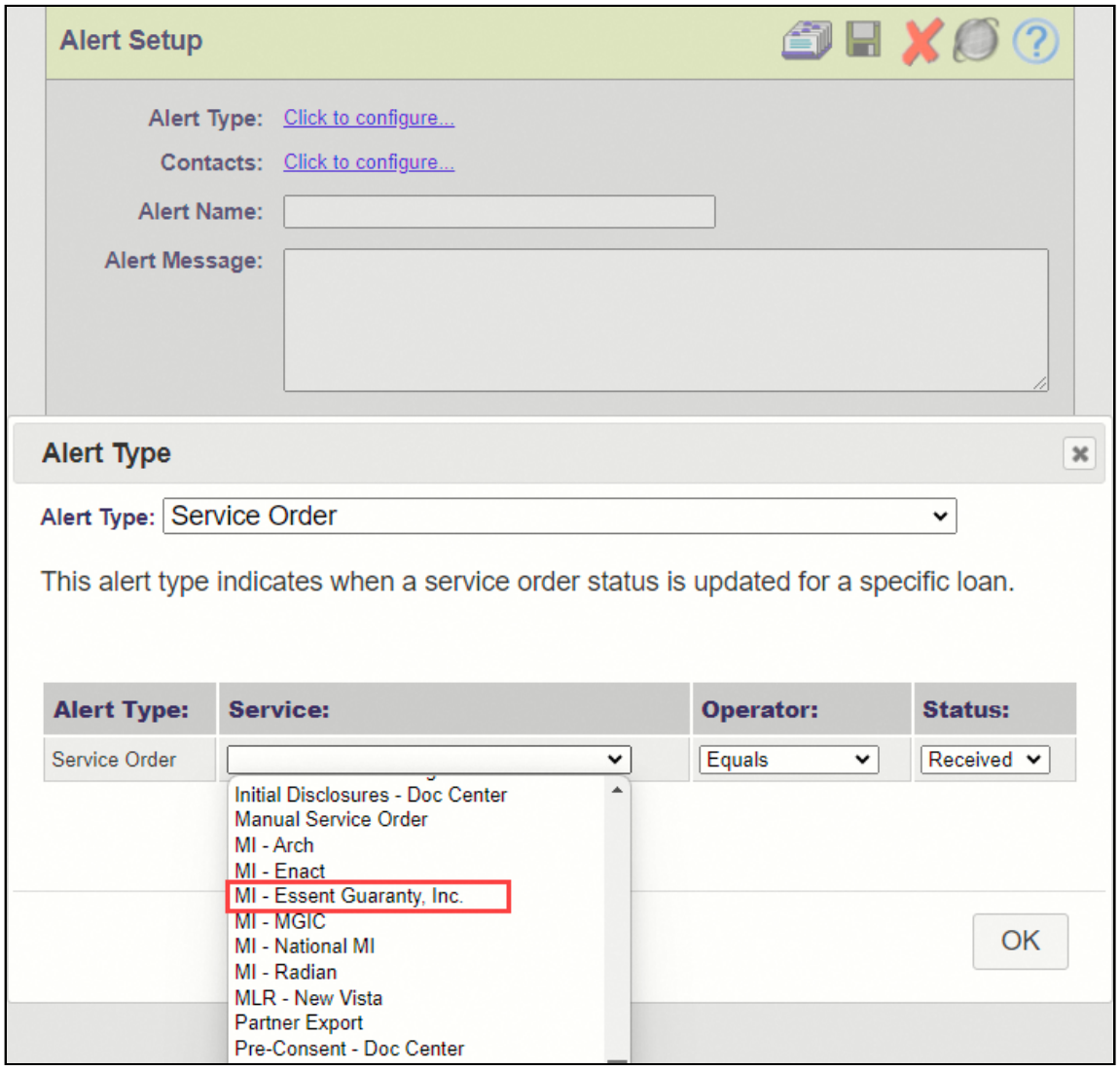
https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

This figure shows the **MI – Essent Guaranty, Inc.** option in the **Service** drop-down list in the Alert Type dialog.



Collaboration Center Upload Configuration Editor

A new **MI – Essent Guaranty, Inc.** service document option displays in the Collaboration Center Upload Configuration editor. To enable Essent documents to be uploaded to Collaboration Center, you must select one of the following options in the **Upload Selection** drop-down list:

- Manual Only
- Automatic & Manual

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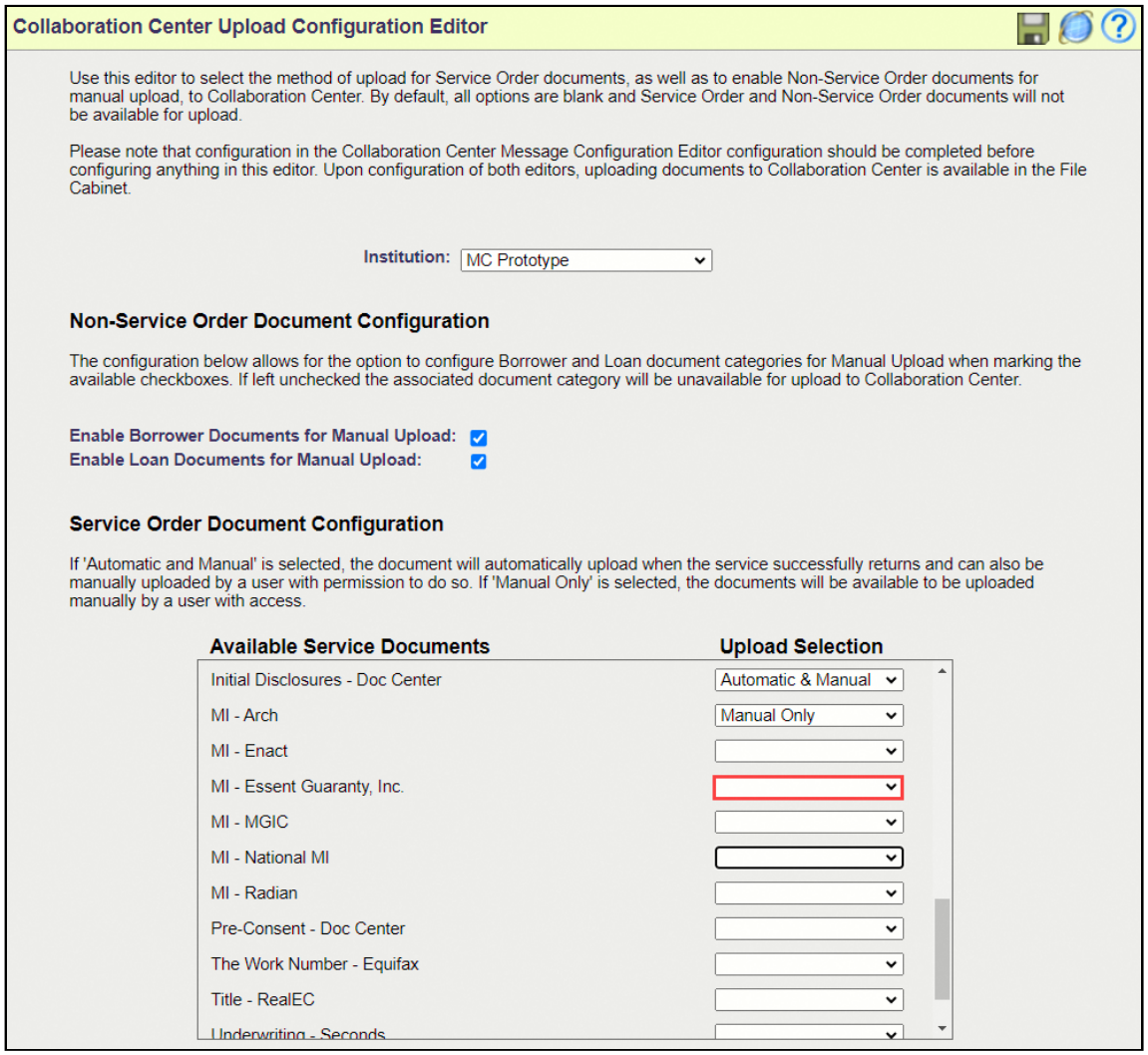
https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

This figure shows the **MI – Essent Guaranty, Inc.** service document option in the Collaboration Center Upload Configuration editor.



Virtual Loan Folder Order Services Configuration

To enable users to upload Essent PDF files to the Virtual Loan Folder (VLF), the new **MI – Essent Guaranty, Inc.** service displays in the Manual Services panel in the Virtual Loan Folder Order Services Configuration editor. To have Essent PDF files uploaded to the VLF automatically, move the service to the Automatic Services panel.

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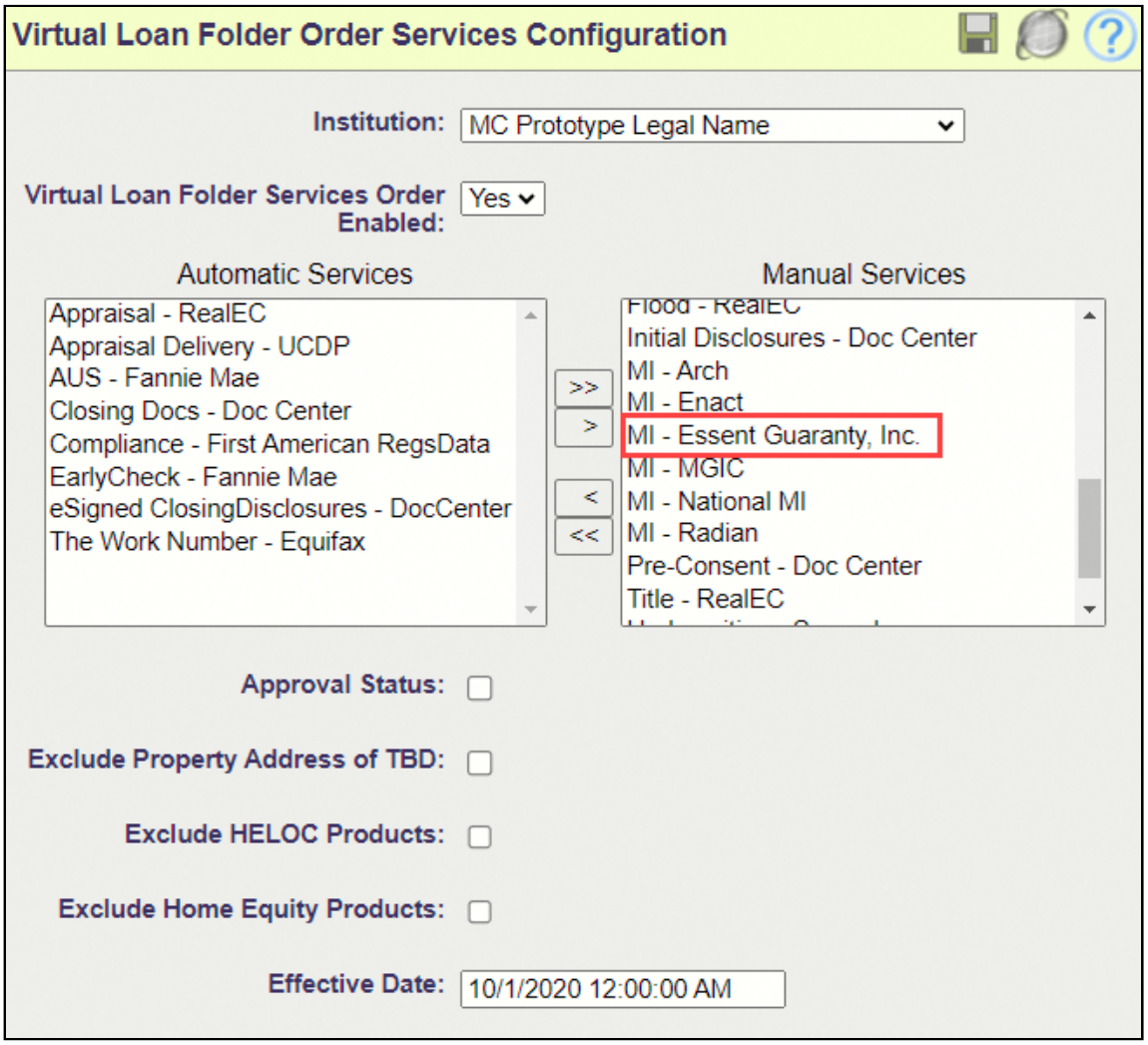
https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

This figure shows the **MI – Essent Guaranty, Inc.** service option in the Virtual Loan Folder Order Services Configuration editor.



Account Setup Editor

To enable administrators to configure Essent services to use the Master Policy Number provided by the vendor, a new **MI-Essent Guaranty, Inc.** option displays in the **Select a Vendor** drop-down list in the Account Setup editor.

To enter your master policy number, follow these steps:

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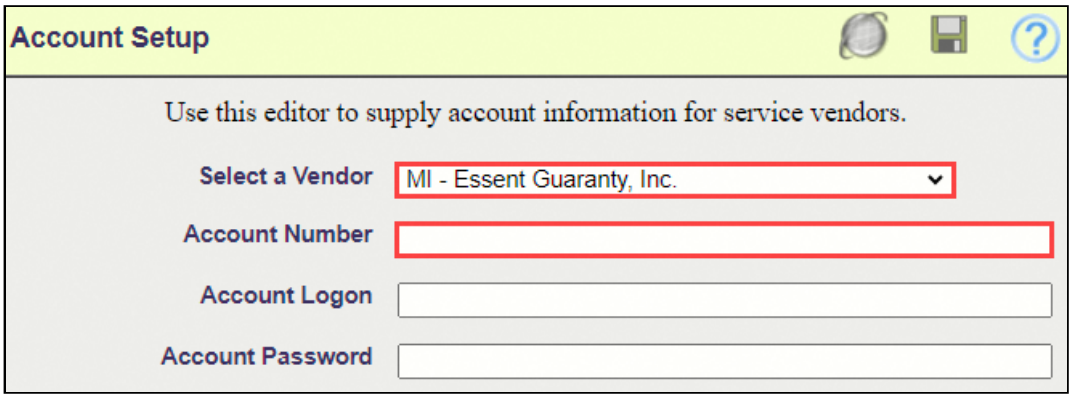
https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

1. Access **web admin** > **Content Editors** > **Content Manager**.
2. In the Select A Site panel, select your institution.
3. In the tree, select **Site Configuration** > **Misc. Configuration** > **Services** > **Account Setup**.
   The Account Setup editor displays.



4. In the **Select a Vendor** drop-down list, select **MI-Essent Guaranty, Inc**.
5. In the **Account Number** field, enter the Master Policy Number provided to you by Essent. You do not need to complete the **Account Logon** field or the **Account Password** field. If your institution uses more than one Master Policy Number, you can configure it in the MI – Essent Account Setup editor.
6. Click **Save**.

MI – Essent Account Setup Editor

The new MI – Essent Account Setup editor enables you to configure up to five Essent Guaranty, Inc. accounts for each institution. The account you configure in the Account Setup editor is the first value that displays in the **Account Name** drop-down list in the Essent Mortgage Insurance Order page.

To configure multiple Essent accounts for the same institution, follow these steps:

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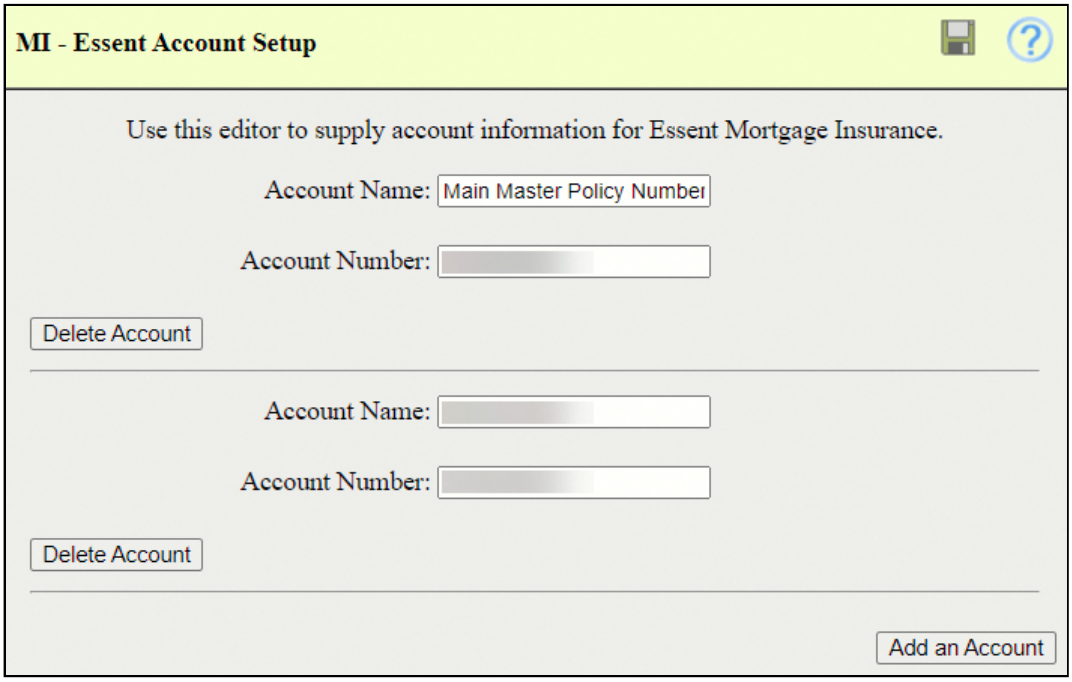
https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

1. Access **web admin** > **Content Editors** > **Content Manager**.
2. In the Select A Site panel, select your institution.
3. In the tree, select **Site Configuration** > **Misc. Configuration** > **Services** > **MI - Essent Account Setup**. The MI – Essent Account Setup editor displays. Information that you configured in the Account Setup editor displays.



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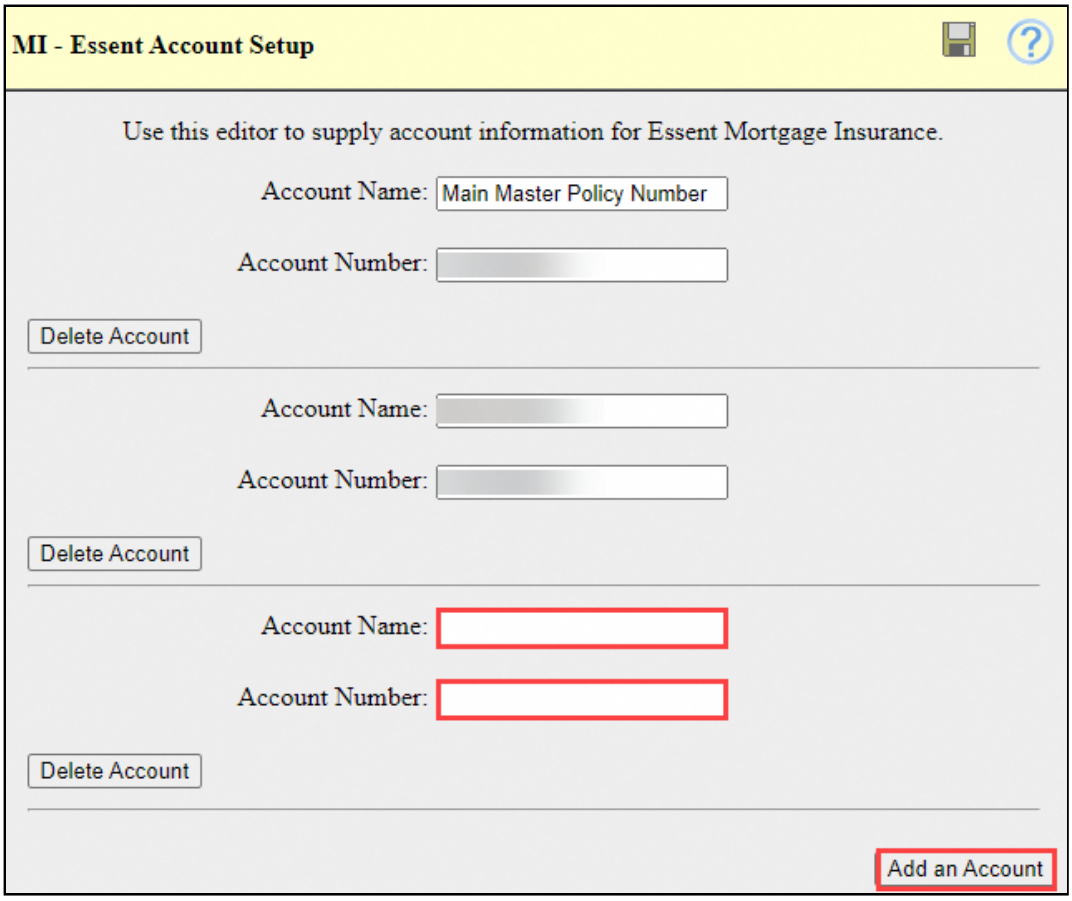
https://mortgagecadence.mindtouch.us/Loan_Fulfillment_Center/Release_Information/23.1_Release_Resources/Essent_Mortgage_Insura…

4. Click **Add an Account**.



5. Complete the **Account Name** and **Account Number** fields.
6. Click **Save**.

Change Log

This table provides information about article changes.

Date	Update
12/04/23	Added note indicating that the **Documentation Type** field is required.
09/18/23	Article published.

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