



# Servicing Online User Guide

JANUARY 2024

**Corporate Headquarters**  
Essent Guaranty, Inc.  
Two Radnor Corporate Center  
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Radnor, PA 19087  
877.673.8190

Mortgage insurance provided by Essent Guaranty, Inc.

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EGI-6208.004 (01/24)

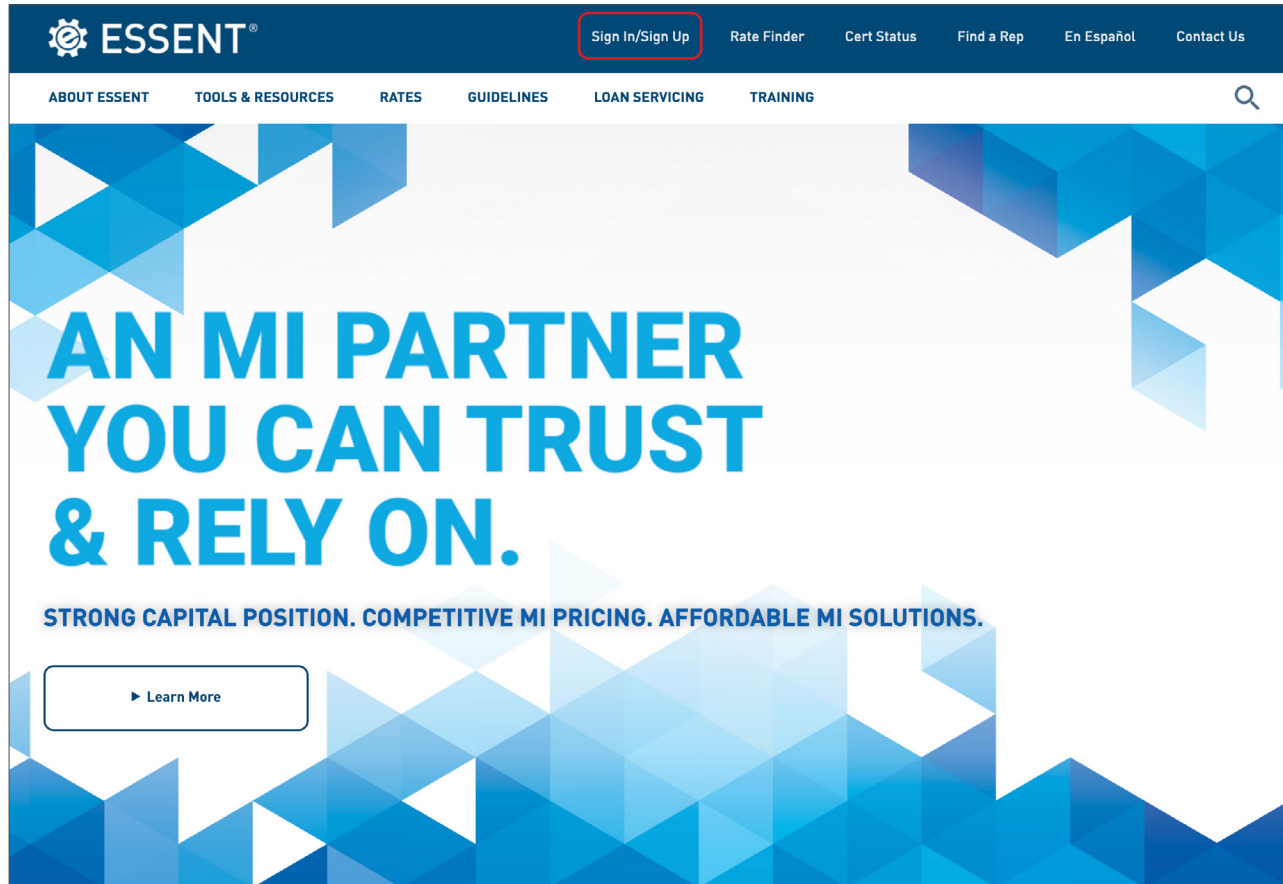


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## 1.0 How To Obtain Access



To get started you will need a Login ID and Password, which can be obtained through [our website](#). Click on **Sign In/Sign Up** and follow the instructions on the following pages.




The screenshot shows the ESSENT website homepage. The top navigation bar is dark blue with the ESSENT logo on the left and links for 'Sign In/Sign Up' (highlighted with a red box), 'Rate Finder', 'Cert Status', 'Find a Rep', 'En Español', and 'Contact Us' on the right. Below this is a secondary navigation bar with links for 'ABOUT ESSENT', 'TOOLS & RESOURCES', 'RATES', 'GUIDELINES', 'LOAN SERVICING', and 'TRAINING', along with a search icon. The main content area features a large blue and white geometric pattern background. The headline reads 'AN MI PARTNER YOU CAN TRUST & RELY ON.' Below this is the sub-headline 'STRONG CAPITAL POSITION. COMPETITIVE MI PRICING. AFFORDABLE MI SOLUTIONS.' and a 'Learn More' button with a right-pointing arrow.




Click **Need an account? Sign up now** at the bottom of the screen.

|  |   |  |
|--|---|--|
|  |  <p>Sign in or create a new Essent Online account.</p> <p>suzy@me.com</p> <hr/> <p>..... </p> <hr/> <p>Need an account? <a href="#">Sign up now</a></p> <p><a href="#">Forgot password</a></p> <p><b>SUBMIT</b></p> |  |
|--|---|--|

Enter your corporate email address and click **Send Code**.

|   |  |
|---|--|
|  <p>First, we'll need to validate your email address.<br/>Please enter your corporate email below and click<br/>"Send Code" to receive a verification code to your<br/>inbox.</p> <p>cccaddell@me.com </p> <hr/> <p><b>SEND CODE</b></p> |  |
|---|--|

Enter the code you received in your corporate email and click **Authenticate**.



First, we'll need to validate your email address. Please enter your corporate email below and click "Send Code" to receive a verification code to your inbox.

---

SEND CODE

---

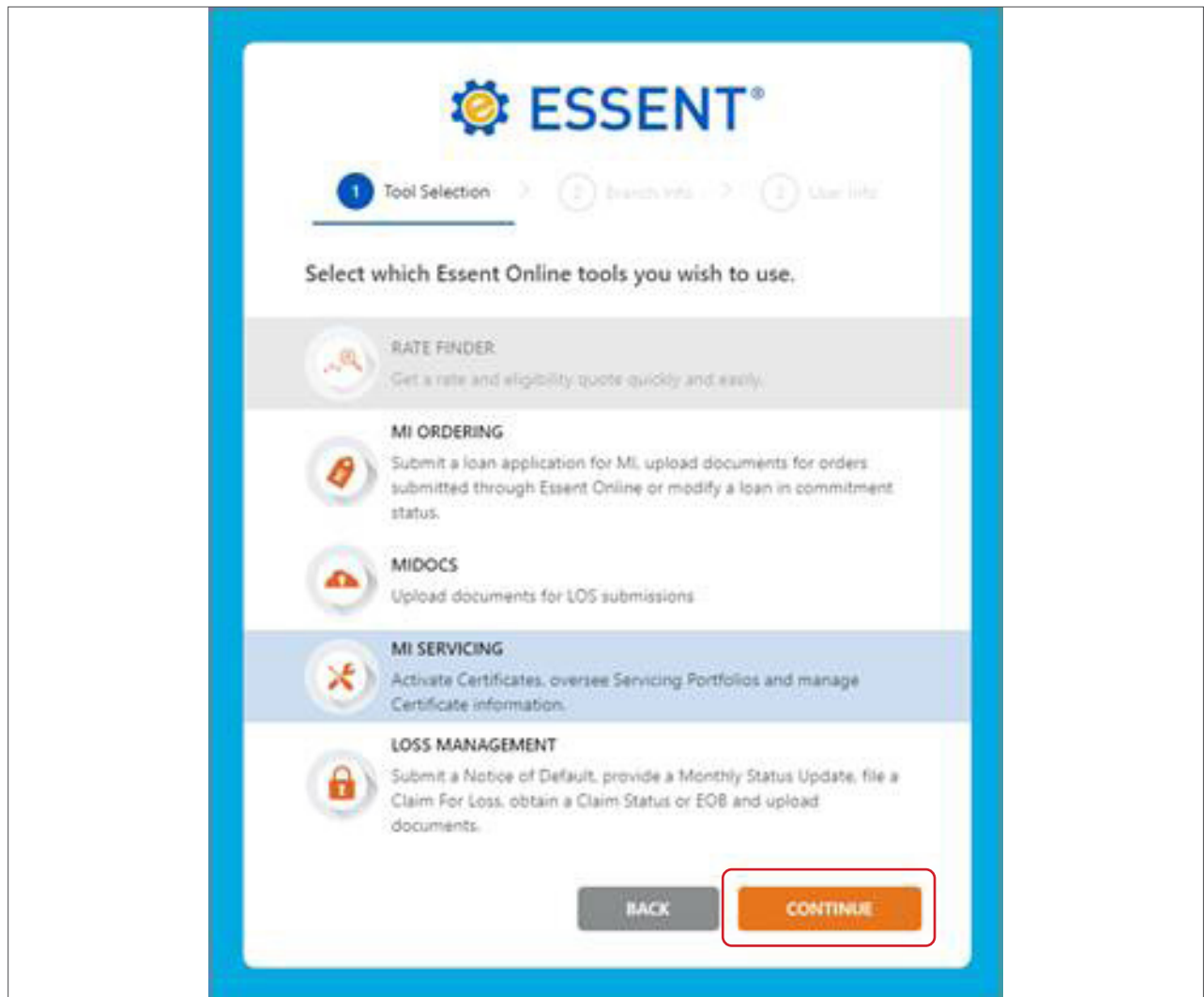
811149

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BACK

AUTHENTICATE

Select which Essent Online Tools you want to use and click **Continue**.



Enter your branch or servicing location information, including the 10-digit Master Policy number, in the fields below and click **Continue**.



✓ Tool Selection > **2** Branch Info > 3 User Info

Tell us about your branch.

Company Name  
\_\_\_\_\_

Branch Address  
\_\_\_\_\_

Branch Address Line 2 (optional)  
\_\_\_\_\_

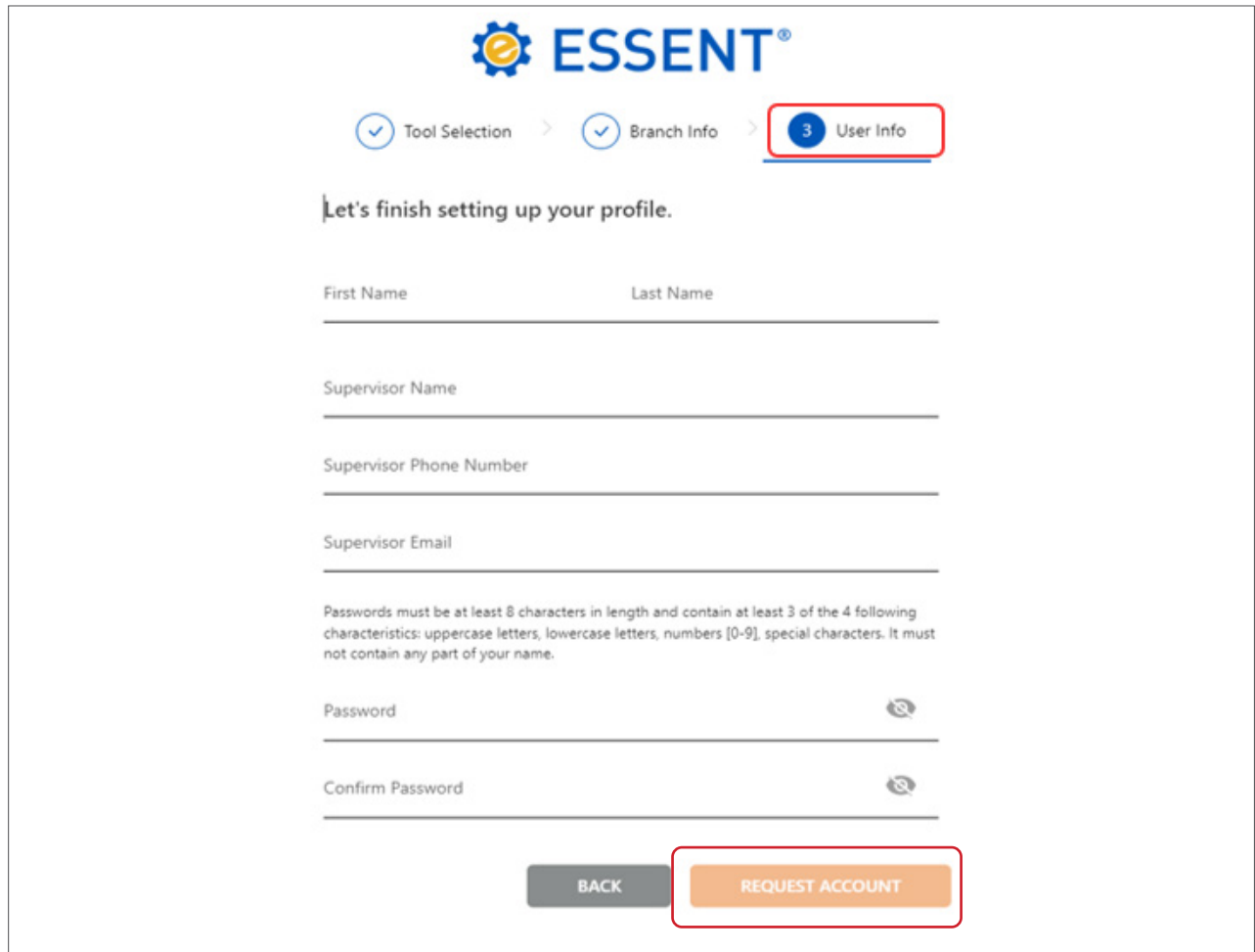
Zip Code                      City                      ▼ State                      ▼  
\_\_\_\_\_

Servicing ID  
\_\_\_\_\_

Phone Number  
\_\_\_\_\_

BACK CONTINUE

Finish setting up your profile and click **Request Account**.




The screenshot shows the ESSENT user profile setup page. At the top, the ESSENT logo is displayed. Below it, a progress bar shows three steps: 'Tool Selection', 'Branch Info', and '3 User Info'. The 'User Info' step is highlighted with a red box. The main heading reads 'Let's finish setting up your profile.' Below this, there are several input fields: 'First Name' and 'Last Name' (with a horizontal line between them), 'Supervisor Name', 'Supervisor Phone Number', and 'Supervisor Email'. A password policy note states: 'Passwords must be at least 8 characters in length and contain at least 3 of the 4 following characteristics: uppercase letters, lowercase letters, numbers [0-9], special characters. It must not contain any part of your name.' Below the policy are two password input fields, 'Password' and 'Confirm Password', each with a toggle icon. At the bottom, there are two buttons: a grey 'BACK' button and an orange 'REQUEST ACCOUNT' button, which is highlighted with a red box.





Client Services will review, and once approved, you will **receive an email** to log in.



Thank you for requesting an Essent Online account.

A Client Services team member will contact you shortly regarding your request. If you'd like assistance or to discuss your request, please contact Client Services at 877.569.6547 or by email at [clientservices@essent.us](mailto:clientservices@essent.us).

For additional information regarding Essent and our resources, feel free to visit our website at [Essent.us](https://essent.us).

[CONTINUE TO ESSENT.US](#)

Below is a sample of the email you will receive. You can click on the link embedded in the email you receive or you can click on the **Continue To Essent.us** button if you have not exited the page above.

**From:** [clientservices@essent.us](mailto:clientservices@essent.us)  
**Date:** September 12, 2023 at 11:43:16 AM EDT  
**To:** [suzy@me.com](mailto:suzy@me.com)  
**Subject:** **Your Essent Online Account is Ready!**

Dear Suzy,

Your account is ready for you to log in using your email address as your Login ID. Please follow the link below to access your account:

<https://essentonline.essent.us/essentonline>

If you have any questions or concerns about your Essent Online account, please contact Client Services by responding to this email or calling 877.569.6547.

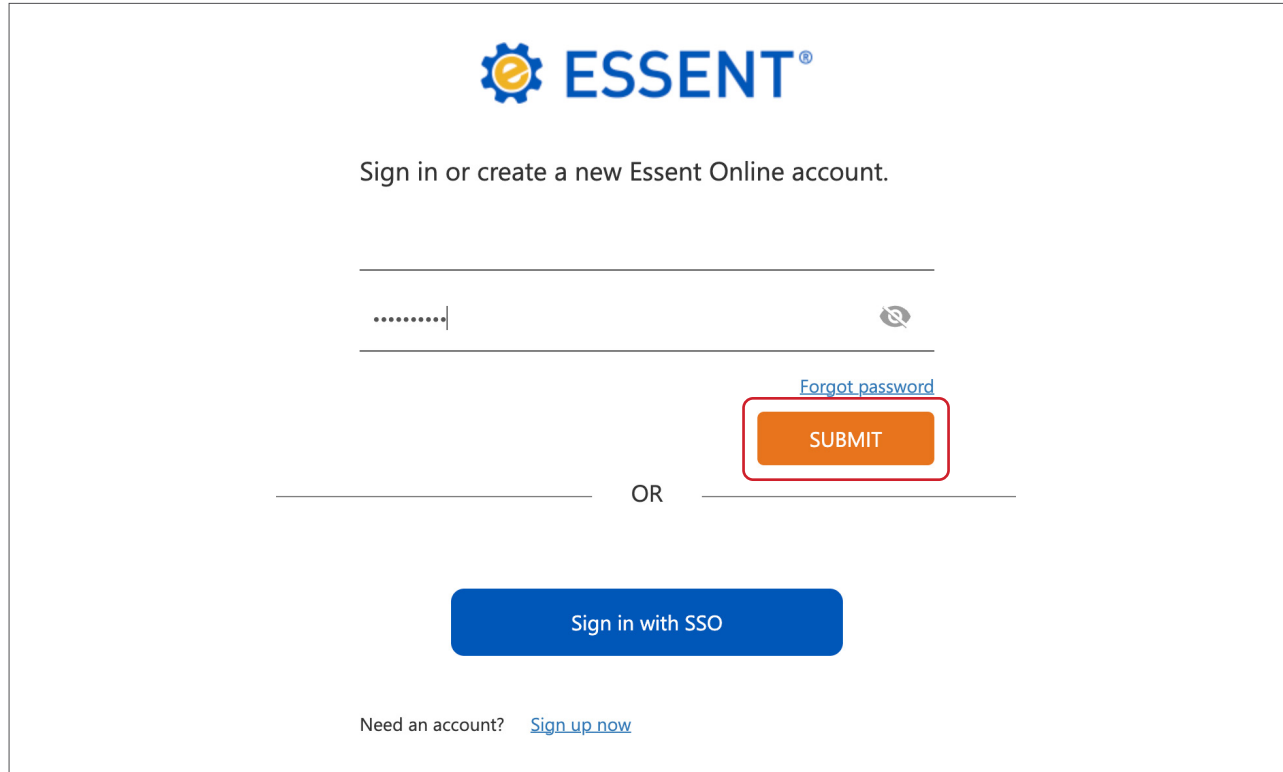
Thank you for choosing Essent for your servicing needs.

Client Services  
[clientservices@essent.us](mailto:clientservices@essent.us) | 877.569.6547 | [essent.us](https://essent.us)




## 2.0 Logging In To Servicing

Once you access the **Login** screen, enter your credentials and click **Submit**.

A screenshot of the ESSENT login interface. At the top center is the ESSENT logo. Below it, the text 'Sign in or create a new Essent Online account.' is displayed. There are two input fields: the first is for a username, and the second is for a password, which is currently masked with dots and has a toggle icon to its right. A blue link labeled 'Forgot password' is positioned to the right of the password field. Below the password field is an orange 'SUBMIT' button, which is highlighted with a red rectangular border. Underneath the submit button, the word 'OR' is centered between two horizontal lines. Below these lines is a blue button labeled 'Sign in with SSO'. At the bottom of the form, the text 'Need an account?' is followed by a blue link 'Sign up now'.



You will be prompted to register for Multi-Factor Authentication (MFA). Email verification is automatically selected but you are encouraged to select an additional verification method. Click **Send Code**.



### One-Time Multi-Factor Authentication Registration

We've upgraded our security to include Multi-Factor Authentication. Please complete the one-time registration process for at least one verification method, in addition to your email address. We will only use the information provided below to verify your identity.

Email ?

Text Message


Please provide a phone number below where you can receive SMS/text messages. ?

? United States(+1) ▼

Authentication App

Phone Call

Once you receive the code, enter it in the appropriate field and click **Register**.



### One-Time Multi-Factor Authentication Registration

We've upgraded our security to include Multi-Factor Authentication. Please complete the one-time registration process for at least one verification method, in addition to your email address. We will only use the information provided below to verify your identity.

Email [?](#)

Text Message

Please provide a phone number below where you can receive SMS/text messages. [?](#)

[?](#) United States(+1) ▼

[Resend Code](#)

OFF Authentication App

OFF Phone Call



The first time you log in, you will need to accept our **License Agreement**. You will not be asked to accept the Agreement after the first login unless your account expires and it must be reactivated.

## Essent Guaranty License Agreement

We've updated our License Agreement. Please review and accept below.

### ESSENT SHARED DISCLAIMER

#### INTRODUCTION

Thank you for choosing Essent Guaranty, Inc.'s ("ESSENT's" or the "Company's") on-line servicing facility and MI Online platform (collectively, "Essent Online"). Essent Online was designed to make your business life easier by allowing you to submit and update information or queries for mortgage insurance and to access your account information, as applicable, online.

We start every new Essent Online relationship with a license agreement ("Agreement"). The following Agreement spells out what you can expect from us, and what we expect from you, the customer ("You" or the "Customer"). By completing the registration process, obtaining a user ID and password, and using the Essent Online service, You are indicating that You agree to be bound by all the terms in this Agreement and to use Essent Online only in accordance with this Agreement.

Essent may, from time to time, change the terms in this Agreement. When the terms are changed, the Company will notify You by e-mail or by online posting. Continued use of Essent Online after such notification of changes indicates that You agree to be bound by all of the changes and will continue to use Essent Online only in accordance with the updated Agreement.

#### A. GRANT OF LICENSE AND RESTRICTIONS

This Agreement provides You with a personal, revocable, royalty-free, non-exclusive, non-transferable license to use Essent Online and any related software (the "Software") to submit, access and update information, as applicable, with respect to your Essent account. Essent reserves any and all rights, implied or otherwise, which are not expressly granted to You hereunder, and retains all right, title and interest in and to the Essent Online Software. You may not use Essent Online or the Software for any purpose other than those expressly listed above, and You may not duplicate, rent, electronically distribute, sublicense, resell or otherwise disseminate Essent Online or the Software.


Do Not Accept

Accept

Please contact [clientservices@essent.us](mailto:clientservices@essent.us) if you have questions about our License Agreement.

You will be directed to the **My Profile** page. You can change your phone number here or alter your MFA Options. Click **Save Changes** even if you do not wish to make changes.

→ 



### My Profile


**Personal Information**

**Name**  
First Name:  Last Name:

**Email**

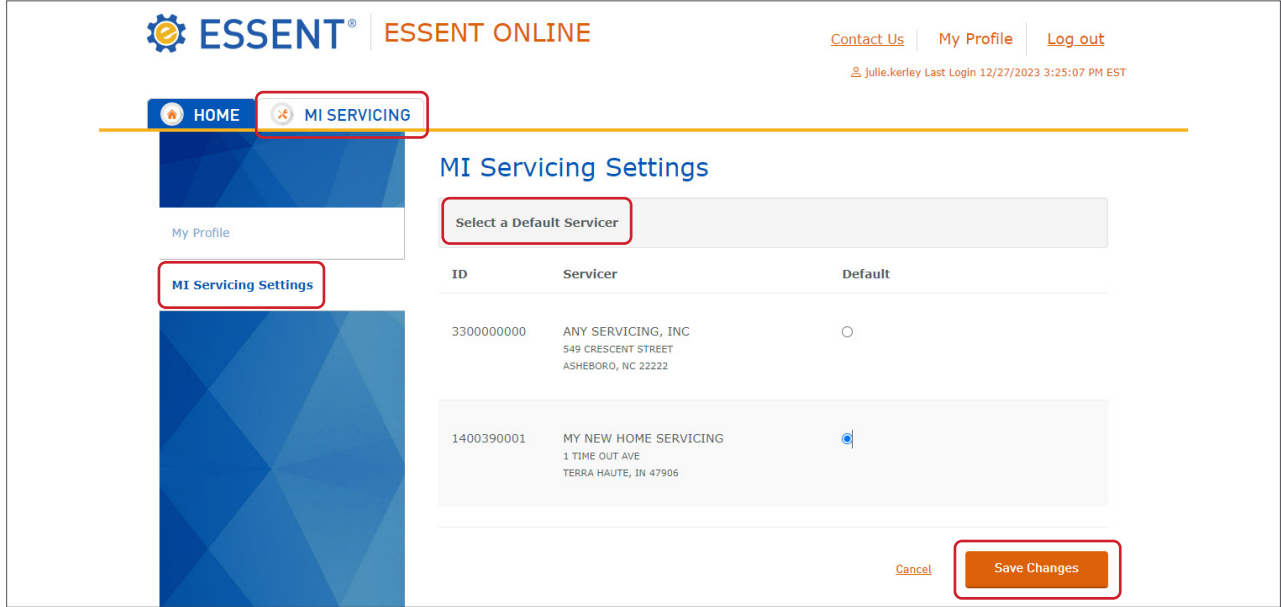
**Phone Number**  
Phone Number:  Ext.:

**MFA Options**

- ON** Email   
cccaddell@me.com
- OFF** Text Message
- OFF** Phone Call

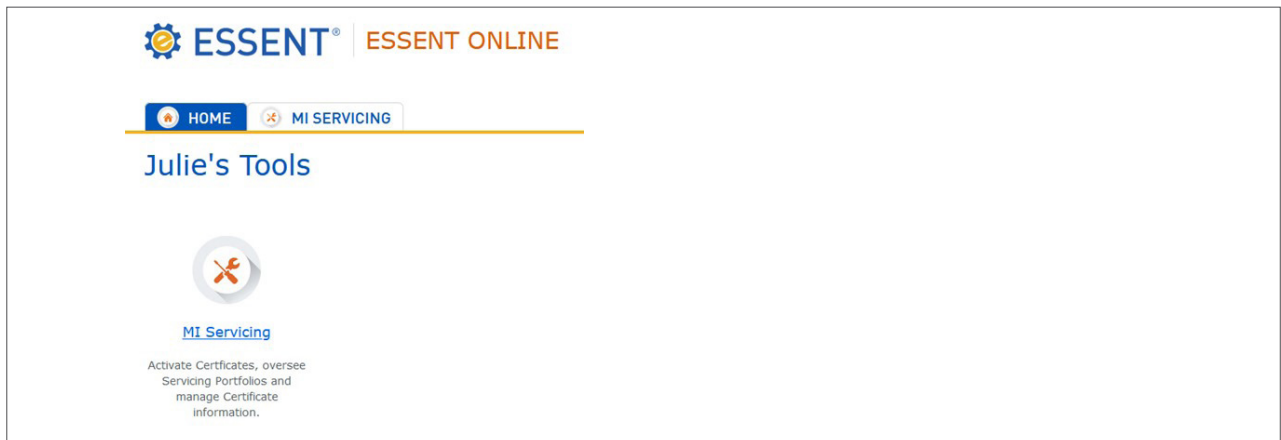
[Cancel](#)

If you have more than one servicing account, you will be able to see all your accounts by clicking **MI Servicing Settings**. You can select which account you would like to use as your primary default, which will thereafter be the account that appears when you log in.



| ID         | Servicer   | Default                          |
|------------|--|----------------------------------|
| 3300000000 | ANY SERVICING, INC<br>549 CRESCENT STREET<br>ASHEBORO, NC 22222  | <input type="radio"/>            |
| 1400390001 | MY NEW HOME SERVICING<br>1 TIME OUT AVE<br>TERRA HAUTE, IN 47906 | <input checked="" type="radio"/> |

After clicking **Save Changes**, you will be directed to the page with your available tools. For access to Servicing Online, you should see **MI Servicing**.



**MI Servicing**

Activate Certificates, oversee Servicing Portfolios and manage Certificate information.



You are now on the **Welcome** page in Servicing Online. If you are a group user with more than one Servicing portfolio, you can toggle between portfolios using the **Current Servicer** dropdown.

ESSENT<sup>®</sup> ESSENT ONLINE

Contact Us My Profile Log out

Home MI SERVICING

Search Batch Transfers Batch Loan # Changes Reports

Current Servicer: MY NEW HOME SERVICING (1400390001)

Welcome to Essent Guaranty, Inc.

Welcome, MY NEW HOME SERVICING (1400390001)  
You have successfully logged into Essent Guaranty, Inc.'s Servicing Online.

Inquiries should be directed to Client Services at:

- Phone: 877-569-6547
- Email: [clientservices@essent.us](mailto:clientservices@essent.us)

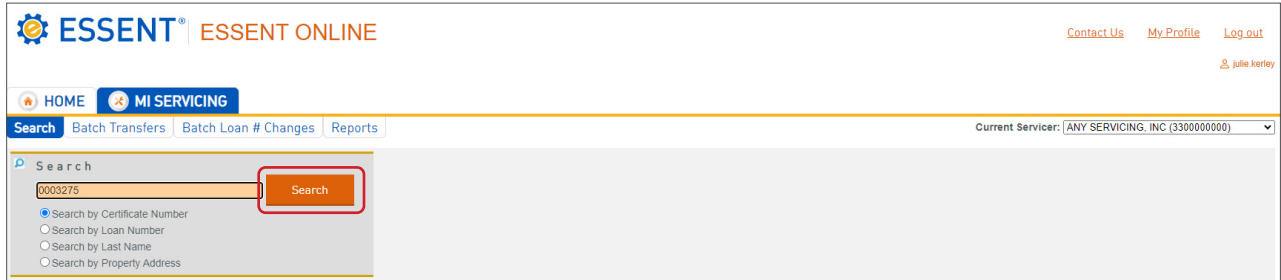
Essent Guaranty, Inc.'s Servicing Online News and Information:

Please send any comments to [clientservices@essent.us](mailto:clientservices@essent.us).  
This system was created by Essent Guaranty, Inc.

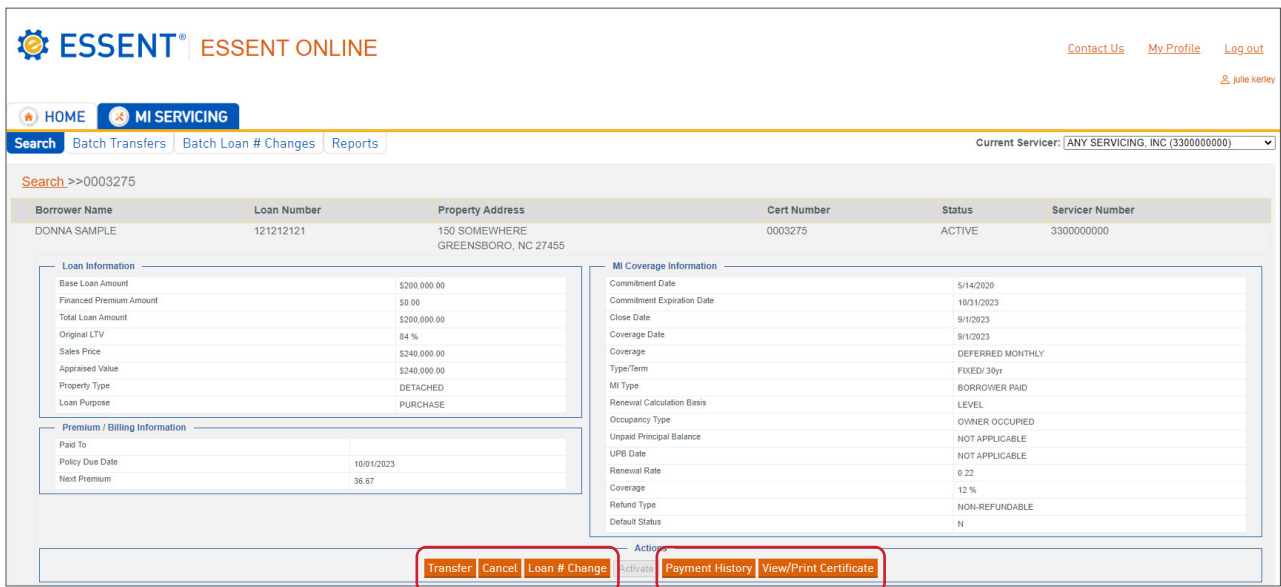


### 3.0 Searching For Your Certificate

You can search by any of the criteria listed on the **Search** screen. Remember, Essent Certificates are seven digits so you may need to enter preceding zeroes if you are trying to search by Certificate number.



If the Certificate entered is in your portfolio, your search will automatically display the **Loan Information** screen. This screen provides you with the basic Loan information, billing, coverage and cancellation information. From this screen, you can perform any of the functions displayed by the orange action buttons at the bottom.



| Borrower Name | Loan Number | Property Address                   | Cert Number | Status | Servicer Number |
|---------------|-------------|------------------------------------|-------------|--------|-----------------|
| DONNA SAMPLE  | 121212121   | 150 SOMEWHERE GREENSBORO, NC 27455 | 0003275     | ACTIVE | 3300000000      |

**Loan Information**

|                         |              |
|-------------------------|--------------|
| Base Loan Amount        | \$200,000.00 |
| Financed Premium Amount | \$0.00       |
| Total Loan Amount       | \$200,000.00 |
| Original LTV            | 84 %         |
| Sales Price             | \$240,000.00 |
| Appraised Value         | \$240,000.00 |
| Property Type           | DETACHED     |
| Loan Purpose            | PURCHASE     |

**Premium / Billing Information**

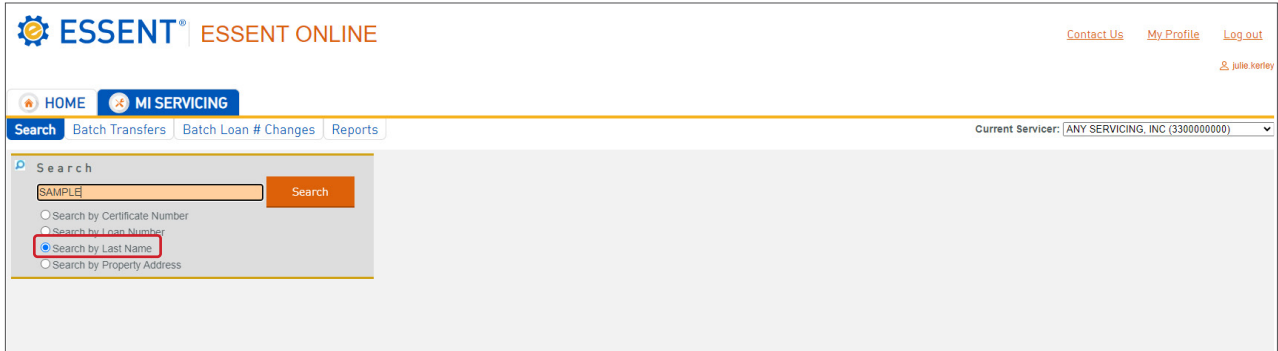
|                 |            |
|-----------------|------------|
| Paid To         |            |
| Policy Due Date | 10/01/2023 |
| Next Premium    | 36.67      |

**MI Coverage Information**

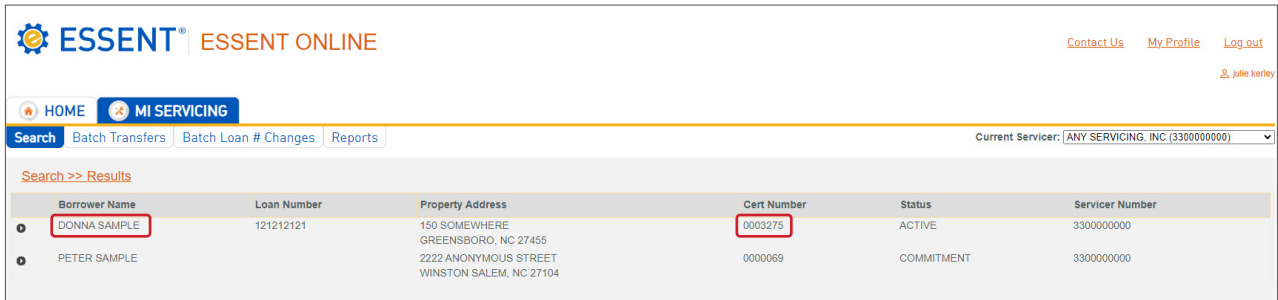
|                            |                  |
|----------------------------|------------------|
| Commitment Date            | 5/14/2020        |
| Commitment Expiration Date | 10/31/2023       |
| Close Date                 | 9/1/2023         |
| Coverage Date              | 9/1/2023         |
| Coverage                   | DEFERRED MONTHLY |
| Type/Term                  | FIXED/ 30yr      |
| MI Type                    | BORROWER PAID    |
| Renewal Calculation Basis  | LEVEL            |
| Occupancy Type             | OWNER OCCUPIED   |
| Unpaid Principal Balance   | NOT APPLICABLE   |
| UPB Date                   | NOT APPLICABLE   |
| Renewal Rate               | 0.22             |
| Coverage                   | 12 %             |
| Refund Type                | NON-REFUNDABLE   |
| Default Status             | N                |

Transfer Cancel Loan # Change Payment History View/Print Certificate

If you are searching by **Last Name**, a list of all possible matches with that same last name will display.




Click on the search result that matches other Loan characteristics.



| Borrower Name       | Loan Number | Property Address                                 | Cert Number    | Status     | Servicer Number |
|---------------------|-------------|--|----------------|------------|-----------------|
| <b>DONNA SAMPLE</b> | 121212121   | 150 SOMEWHERE<br>GREENSBORO, NC 27455            | <b>0003275</b> | ACTIVE     | 3300000000      |
| PETER SAMPLE        |             | 2222 ANONYMOUS STREET<br>WINSTON SALEM, NC 27104 | 0000069        | COMMITMENT | 3300000000      |

Once you have identified the subject Loan, the below screen will be displayed.


**ESSENT**® ESSENT ONLINE

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Julie Kerley

HOME
MI SERVICING

Current Servicer: ANY SERVICING, INC (3300000000)

Search
Batch Transfers
Batch Loan # Changes
Reports

Search >> Results >> 0003275

| Borrower Name  | Loan Number | Property Address                      | Cert Number | Status | Servicer Number |
|----------------|-------------|---------------------------------------|-------------|--------|-----------------|
| ● DONNA SAMPLE | 121212121   | 150 SOMEWHERE<br>GREENSBORO, NC 27455 | 0003275     | ACTIVE | 3300000000      |

**Loan Information**

|                         |              |
|-------------------------|--------------|
| Base Loan Amount        | \$200,000.00 |
| Financed Premium Amount | \$0.00       |
| Total Loan Amount       | \$200,000.00 |
| Original LTV            | 84 %         |
| Sales Price             | \$240,000.00 |
| Appraised Value         | \$240,000.00 |
| Property Type           | DETACHED     |
| Loan Purpose            | PURCHASE     |

**Premium / Billing Information**

|                 |            |
|-----------------|------------|
| Paid To         |            |
| Policy Due Date | 10/01/2023 |
| Next Premium    | 36.67      |

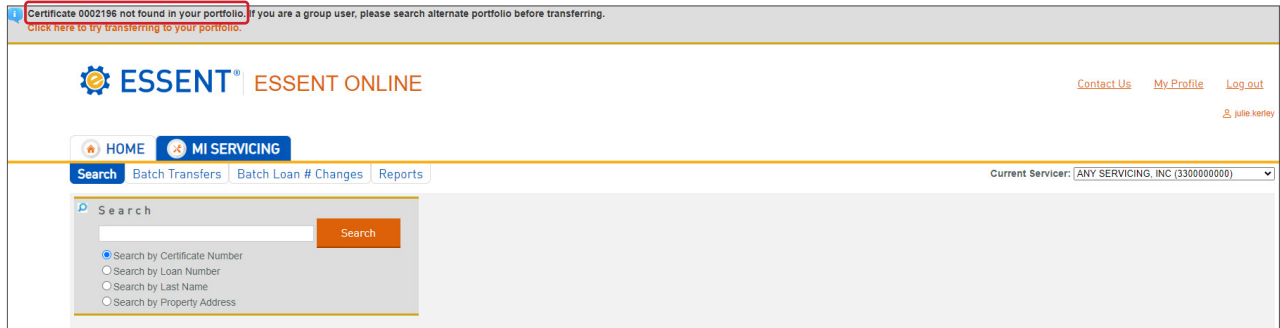
**MI Coverage Information**

|                            |                  |
|----------------------------|------------------|
| Commitment Date            | 5/14/2020        |
| Commitment Expiration Date | 10/31/2023       |
| Close Date                 | 9/1/2023         |
| Coverage Date              | 9/1/2023         |
| Coverage                   | DEFERRED MONTHLY |
| Type/Term                  | FIXED/ 30yr      |
| MI Type                    | BORROWER PAID    |
| Renewal Calculation Basis  | LEVEL            |
| Occupancy Type             | OWNER OCCUPIED   |
| Unpaid Principal Balance   | NOT APPLICABLE   |
| UPB Date                   | NOT APPLICABLE   |
| Renewal Rate               | 0.22             |
| Coverage                   | 12 %             |
| Refund Type                | NON-REFUNDABLE   |
| Default Status             | N                |

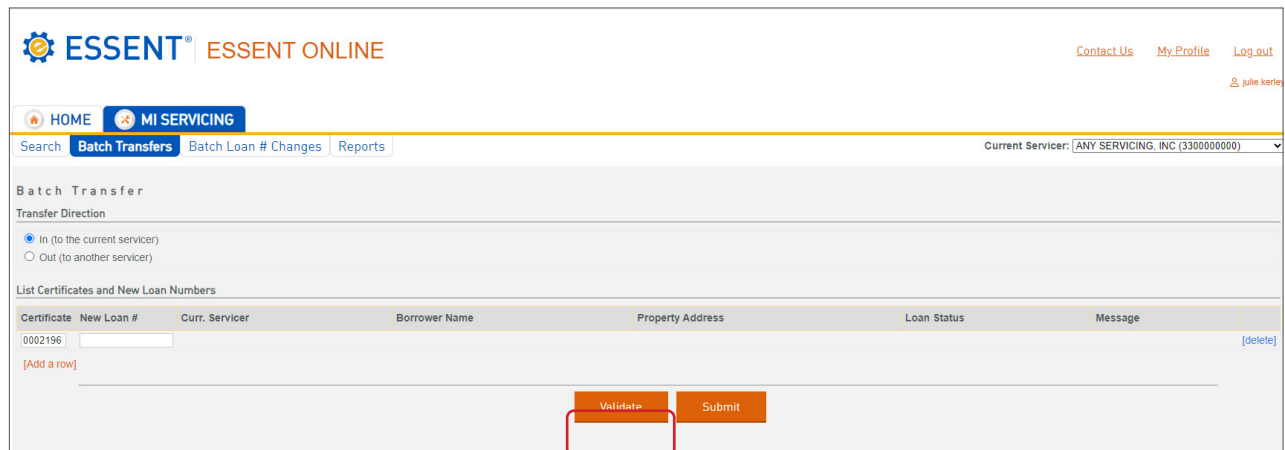
Actions

Transfer
Cancel
Loan # Change
Activate
Payment History
View/Print Certificate

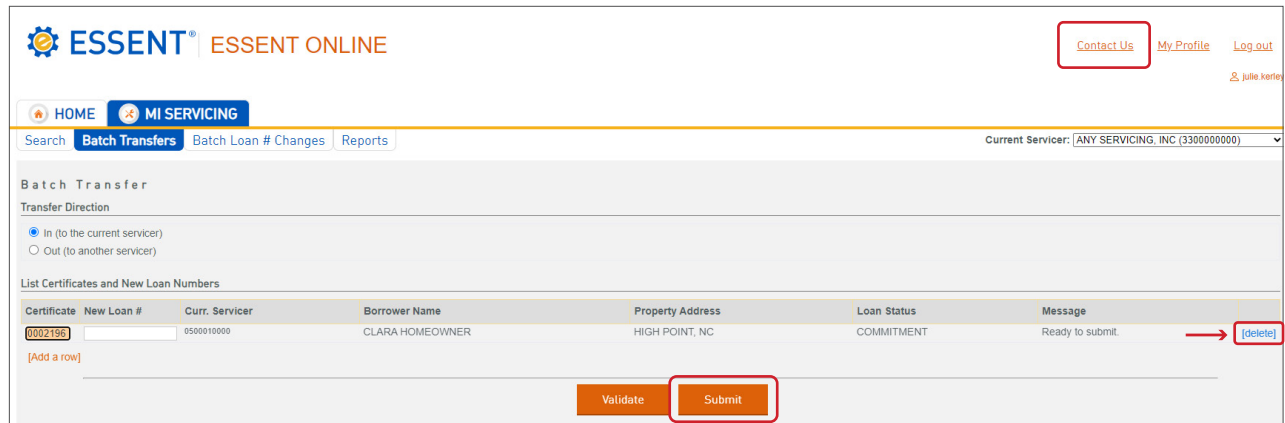
What happens if you are searching for a Commitment/Certificate, and the **Certificate xxxxxx not found in your portfolio** message appears? It is possible that the Loan was recently purchased and you must manually move the Commitment/Certificate into the Servicer's portfolio prior to having access to it and selecting the orange **Click here to try transferring to your portfolio** link directly underneath the Certificate not found message. By doing so, you are responsible for validating the information relating to the portfolio change. Any questions regarding portfolio changes can be directed to [clientservices@essent.us](mailto:clientservices@essent.us).



The **Click here to try transferring your portfolio** link will take you to the following screen. This screen allows you to transfer the Loan "In" to yourself as the current Servicer or "Out" to another Servicer's portfolio. For instructions on how to transfer the servicing "Out" of your portfolio, please contact [clientservices@essent.us](mailto:clientservices@essent.us). For transfers in to you as the Servicer, make sure the In option is selected, then click the **Validate** button.



After validating, the Borrower information should appear on the screen (as shown below). If, after validating, a message other than **Ready to submit** appears, please contact [clientservices@essent.us](mailto:clientservices@essent.us). Once you confirm that the correct Loan information is appearing, click the **Submit** button and you will have access to the Loan information. If the Loan information does not match your records after validating, click **delete** to remove the Certificate from this process and to ensure that the portfolio transfer does not occur. Once you click **Submit**, the process will be irreversible without the assistance of Client Services.



ESSENT ONLINE

HOME MI SERVICING

Search Batch Transfers Batch Loan # Changes Reports

Current Servicer: ANY SERVICING, INC (3300000000)

Batch Transfer

Transfer Direction

In (to the current servicer)  
 Out (to another servicer)

List Certificates and New Loan Numbers

| Certificate | New Loan # | Curr. Servicer | Borrower Name   | Property Address | Loan Status | Message          |
|-------------|------------|----------------|-----------------|------------------|-------------|------------------|
| 0002196     |            | 0500010000     | CLARA HOMEOWNER | HIGH POINT, NC   | COMMITMENT  | Ready to submit. |

[Add a row]

Validate Submit

After submission, the Certificate will now be in your portfolio.



ESSENT ONLINE

HOME MI SERVICING

Search Batch Transfers Batch Loan # Changes Reports

Current Servicer: ANY SERVICING, INC (3300000000)

Transfer Settings


Direction: IN (TO THE CURRENT SERVICER)

Certificates and New Loan Numbers

| Certificate # | New Loan # | Borrower Name   | Property Address | Loan Status | Message   |
|---------------|------------|-----------------|------------------|-------------|---|
| 0002196       |            | CLARA HOMEOWNER | HIGH POINT, NC   | COMMITMENT  | Transferred certificate 0002196 from 0500010000(BANK OF ANYWHERE) to 3300000000(ANY SERVICING, INC) |

New batch

You will be able to return to the **Search** button, enter the Commitment/Certificate number and retrieve the **Loan Information** screen.



[Contact Us](#) | [My Profile](#) | [Log out](#)  
Julie Kerley

HOME
MI SERVICING

Current Servicer: ANY SERVICING, INC (3300000000)

Search
Batch Transfers | Batch Loan # Changes | Reports

Search >> 0002196

| Borrower Name   | Loan Number | Property Address            | Cert Number | Status     | Servicer Number |
|-----------------|-------------|-----------------------------|-------------|------------|-----------------|
| CLARA HOMEOWNER |             | TBD<br>HIGH POINT, NC 27265 | 0002196     | COMMITMENT | 3300000000      |

Loan Information

|                         |              |
|-------------------------|--------------|
| Base Loan Amount        | \$200,000.00 |
| Financed Premium Amount | \$0.00       |
| Total Loan Amount       | \$200,000.00 |
| Original LTV            | 84 %         |
| Sales Price             | \$240,000.00 |
| Appraised Value         | \$240,000.00 |
| Property Type           | DETACHED     |
| Loan Purpose            | PURCHASE     |

MI Coverage Information

|                            |                  |
|----------------------------|------------------|
| Commitment Date            | 9/25/2016        |
| Commitment Expiration Date | 1/25/2017        |
| Close Date                 |                  |
| Coverage Date              |                  |
| Coverage                   | DEFERRED MONTHLY |
| Type/Term                  | FIXED/ 30yr      |
| MI Type                    | BORROWER PAID    |
| Renewal Calculation Basis  | LEVEL            |
| Occupancy Type             | OWNER OCCUPIED   |
| Unpaid Principal Balance   | NOT APPLICABLE   |
| UPB Date                   | NOT APPLICABLE   |
| Renewal Rate               | 0                |
| Coverage                   | 12 %             |
| Refund Type                | NON-REFUNDABLE   |
| Default Status             | N                |

Actions

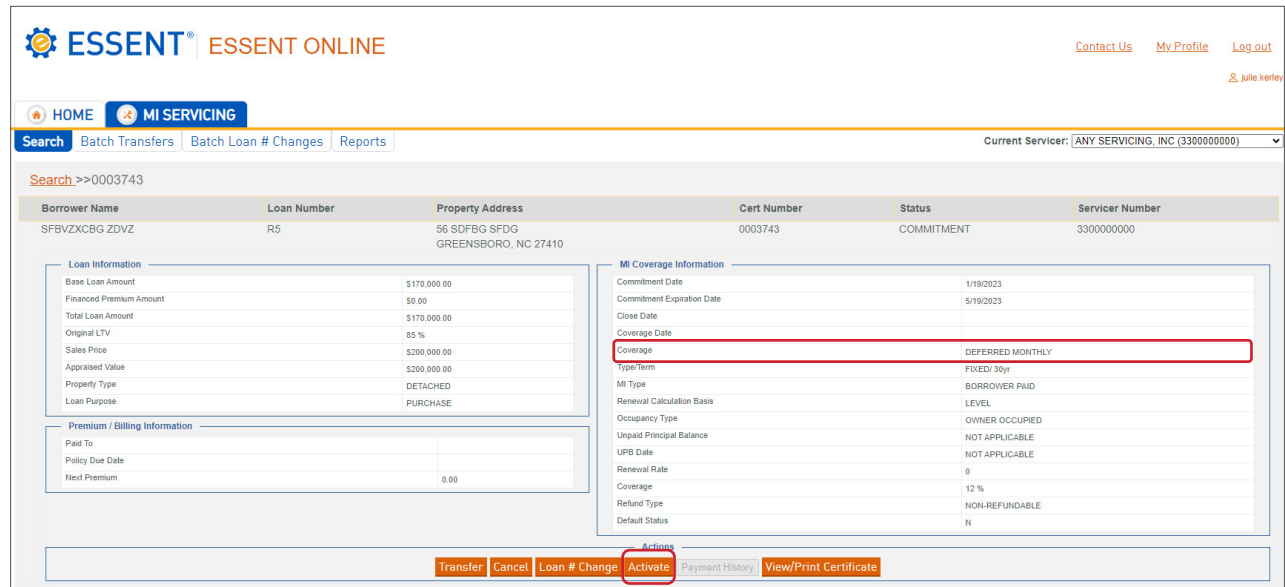
Transfer
Cancel
Loan # Change
Activate
Payment History
View/Print Certificate

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 EGI-6208.004 (01/24)

SERVICING ONLINE USER GUIDE 20 of 28

## 4.0 Activation

The only type of Commitment activated online without premium remittance is our **Deferred Monthly**. Please note that any other type of Commitment and Certificate of Insurance requires premium remittance in order to obtain coverage. Those instructions can be referenced in our [Client Services Guide](#). For Deferred Monthly Commitment activation, click on the Activate button at the bottom of the basic **Loan Information** screen (as shown below).

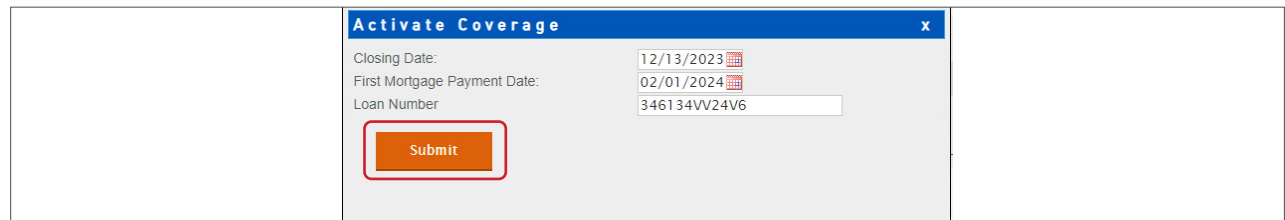


The screenshot shows the ESSENT ONLINE interface. At the top, there's a navigation bar with 'HOME' and 'MI SERVICING'. Below that, a search bar contains 'Search >>0003743'. A table lists loan details:

| Borrower Name   | Loan Number | Property Address                   | Cert Number | Status     | Servicer Number |
|-----------------|-------------|------------------------------------|-------------|------------|-----------------|
| SFBVZXCBOG ZDVZ | R5          | 56 SDFBG SFDG GREENSBORO, NC 27410 | 0003743     | COMMITMENT | 3300000000      |

Below the table are two main sections: 'Loan Information' and 'MI Coverage Information'. The 'MI Coverage Information' section has a red box around the 'Coverage' field, which is set to 'DEFERRED MONTHLY'. At the bottom of the screen, there are several buttons: 'Transfer', 'Cancel', 'Loan # Change', 'Activate' (highlighted with a red circle), 'Payment History', and 'View/Print Certificate'.

The below **Activate Coverage** pop-up will appear next on your screen. Fill in the three inputs as directed. You can enter the Closing Date manually or use the dropdown calendar. The First Mortgage Payment Date automatically populates based on the Closing Date selected. You can also add or change the Loan Number. Once all the information is correct, click **Submit**.



The 'Activate Coverage' pop-up window is shown. It has a title bar 'Activate Coverage' with a close button 'x'. The form contains the following fields:

- Closing Date: 12/13/2023 (with a calendar icon)
- First Mortgage Payment Date: 02/01/2024 (with a calendar icon)
- Loan Number: 346134VV24V6

At the bottom of the form is a red-bordered 'Submit' button.

The Commitment is now activated into a Certificate of Insurance and is insured per the information listed on the below screen. You can view or print the Certificate of Insurance by clicking the **View/Print Certificate** button.

Coverage activated successfully.

**ESSENT** ESSENT ONLINE [Contact Us](#) [My Profile](#) [Log out](#)

julie.terley

HOME MI SERVICING

Search Batch Transfers Batch Loan # Changes Reports Current Servicer: ANY SERVICING, INC (3300000000)

Search >>

| Borrower Name  | Loan Number  | Property Address                   | Cert Number | Status | Servicer Number |
|----------------|--------------|------------------------------------|-------------|--------|-----------------|
| SFBVZXCBG ZDVZ | 346134VV24V6 | 56 SDFBG SFDG GREENSBORO, NC 27410 | 0003743     | ACTIVE | 3300000000      |

**Loan Information**

|                         |              |
|-------------------------|--------------|
| Base Loan Amount        | \$170,000.00 |
| Financed Premium Amount | \$0.00       |
| Total Loan Amount       | \$170,000.00 |
| Original LTV            | 85 %         |
| Sales Price             | \$200,000.00 |
| Appraised Value         | \$200,000.00 |
| Property Type           | DETACHED     |
| Loan Purpose            | PURCHASE     |

**Premium / Billing Information**

|                 |            |
|-----------------|------------|
| Paid To         |            |
| Policy Due Date | 01/01/2024 |
| Next Premium    | 20.92      |

**MI Coverage Information**

|                            |                  |
|----------------------------|------------------|
| Commitment Date            | 1/19/2023        |
| Commitment Expiration Date | 12/31/2023       |
| Close Date                 | 12/13/2023       |
| Coverage Date              | 12/13/2023       |
| Coverage                   | DEFERRED MONTHLY |
| Type/Term                  | FIXED 30yr       |
| MI Type                    | BORROWER PAID    |
| Renewal Calculation Basis  | LEVEL            |
| Occupancy Type             | OWNER OCCUPIED   |
| Unpaid Principal Balance   | NOT APPLICABLE   |
| UPB Date                   | NOT APPLICABLE   |
| Renewal Rate               | 0.19             |
| Coverage                   | 12 %             |
| Refund Type                | NON-REFUNDABLE   |
| Default Status             | II               |

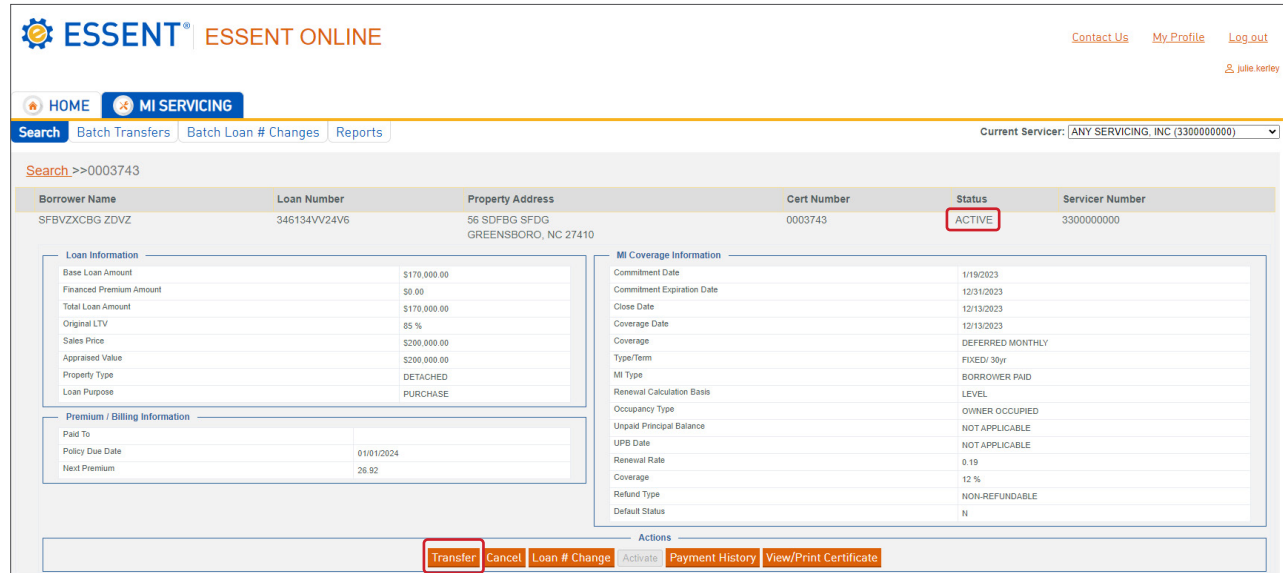
Actions

Transfer Cancel Loan # Change Activate Payment History **View/Print Certificate**



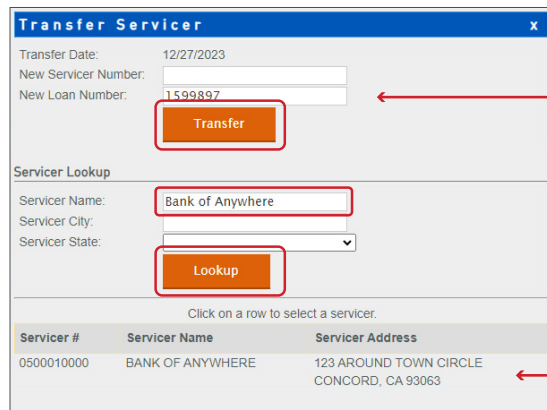
## 5.0 Transfer

Once a Certificate for coverage is activated, to transfer the Certificate to another Servicer, click the **Transfer** button at the bottom of the screen and a pop-up box will appear.



The screenshot shows the ESSENT ONLINE interface. At the top, there are navigation links for HOME, MI SERVICING, and a search bar. Below the search bar, there is a table with columns: Borrower Name, Loan Number, Property Address, Cert Number, Status, and Servicer Number. The status 'ACTIVE' is highlighted with a red box. Below the table, there are two sections: Loan Information and MI Coverage Information. At the bottom, there is an Actions bar with buttons: Transfer, Cancel, Loan # Change, Activate, Payment History, and View/Print Certificate. The 'Transfer' button is highlighted with a red box.

Complete the below Transfer Servicer pop-up box. If you do not know the Servicer Number assigned by Essent, you must search for the new Servicer. Enter the Servicer Name in the Servicer Lookup section and select **Lookup**. If you are having difficulty, try entering a portion of the new Servicer's name and refrain from using the address fields. The information you enter must match our records, which may sometimes vary. Once you have found the new Servicer's information in our system, click the highlighted Servicer information (as shown below) via the **Click on** arrow box. Once clicked, the new Servicer's information will appear in the top portion of the **Transfer Servicer** pop-up box. You can now enter the new Servicer's Loan number, if available, and complete the transfer by clicking the **Transfer** button. Not having the new Servicer's new Loan number will not prevent the transfer from being completed.



The screenshot shows the 'Transfer Servicer' pop-up box. It has a 'Transfer Date' field set to 12/27/2023. Below it are fields for 'New Servicer Number' and 'New Loan Number'. A 'Transfer' button is highlighted with a red box. Below this is the 'Servicer Lookup' section with fields for 'Servicer Name', 'Servicer City', and 'Servicer State'. The 'Servicer Name' field contains 'Bank of Anywhere' and is highlighted with a red box. A 'Lookup' button is also highlighted with a red box. At the bottom, there is a table with columns: Servicer #, Servicer Name, and Servicer Address. The first row is highlighted with a yellow background. A red arrow points from a text box to the 'New Servicer Number' field, and another red arrow points from a text box to the highlighted row in the table.

Once you click on the Servicer, the Servicer Number is transferred to New Servicer Number and you can complete the Transfer.

Click on the highlighted row



The message box below will appear at the top of the screen confirming that your transfer is complete. You will no longer be able to view this Certificate once it has been transferred.

Transferred certificate 0003743 from 3300000000(ANY SERVICING, INC) to 0500010000(BANK OF ANYWHERE)

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Julie Kerley

HOME MI SERVICING

Search Batch Transfers Batch Loan # Changes Reports Current Servicer: ANY SERVICING, INC (3300000000)

Search >>0003743

| Borrower Name   | Loan Number | Property Address | Cert Number | Status | Servicer Number |
|---|-------------|------------------|-------------|--------|-----------------|
| (This certificate has been transferred to another servicer. There were no other certificates in your search results.) |             |                  |             |        |                 |

## 6.0 Cancellation

Refer to [Master Policy](#) Section 95 which describes the requirements for cancellation of coverage.

This Section 6.0 relates to Servicer-initiated cancellations; it does not include cancellations of mortgage insurance (MI) coverage by Essent enforcing the terms and conditions of the Master Policy.

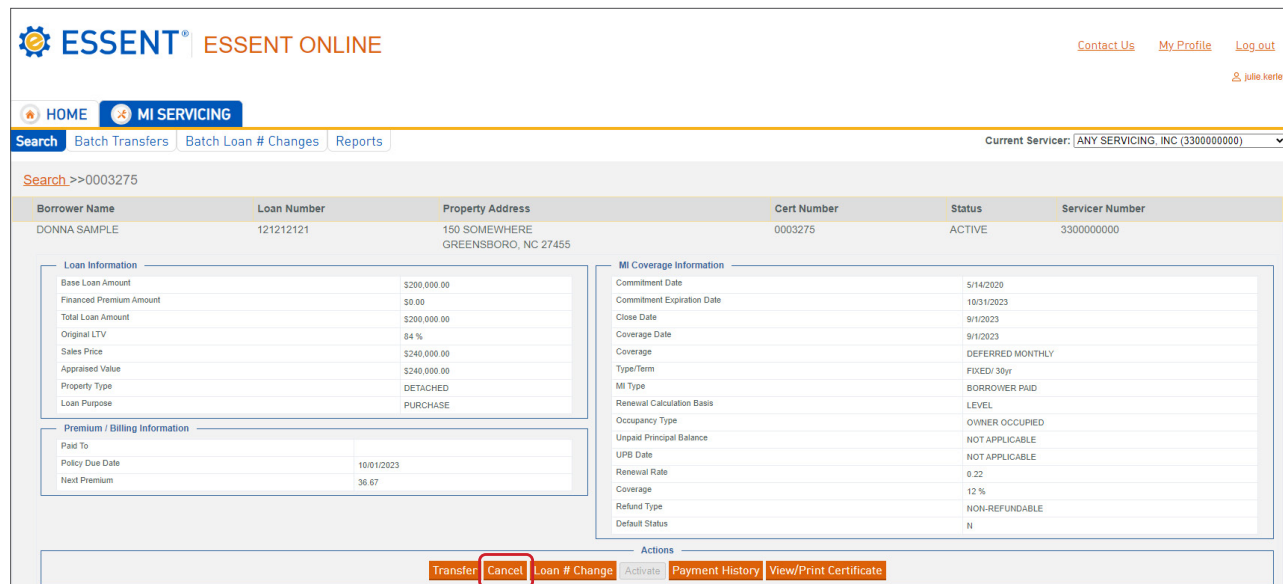
Essent's Client Services Department, available at [clientservices@essent.us](mailto:clientservices@essent.us), responds to requests by Servicers to cancel MI coverage. Cancellation of an active Certificate of Insurance must be requested by the Servicer; we do not accept requests from Borrowers. Servicers must validate all legal and Investor requirements before requesting cancellation, as Essent does not monitor MI cancellation requirements and we are not obligated to cancel coverage unless you notify us.

The [Homeowners Protection Act \(HPA\)](#) covers Borrower-Paid Mortgage Insurance (BPMI) on single-family primary residential loans that closed on or after July 29, 1999. The HPA establishes the conditions for Borrower-requested cancellation and automatic termination of coverage. It is the Servicer's responsibility to notify Essent when coverage is to be cancelled under the HPA, either automatically or due to a Borrower-requested cancellation. The HPA does not apply to termination or cancellation of MI upon full payoff of the loan (e.g., in the event of a refinance).

Investors establish the criteria for cancelling MI for loans not covered by the HPA. This includes second homes, investment properties and circumstances in which the property's current value is to be used rather than the original value. Fannie Mae and Freddie Mac requirements are provided in their guides and are subject to change. Refer to the agencies' guides for current MI cancellation information. Check other Investors' MI cancellation requirements as applicable.

You may cancel a Commitment/Certificate through our [website](#), however you cannot backdate your cancellation more than 60 days. If the cancellation date is more than 60 days from the current date, you will need to contact Client Services.

Click the **Cancel** button at the bottom of the screen.

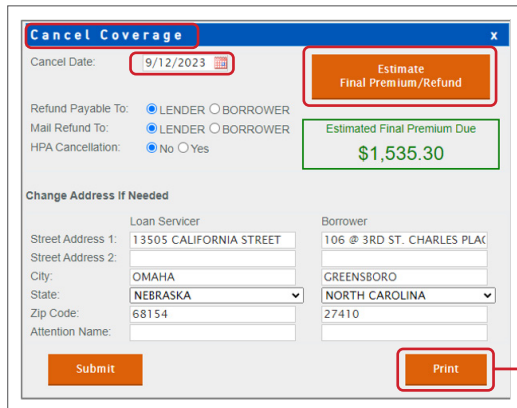


The screenshot displays the ESSENT ONLINE interface. At the top, there is a navigation bar with 'HOME' and 'MI SERVICING' tabs. Below this is a search bar and a dropdown menu for 'Current Servicer: ANY SERVICING, INC (3300000000)'. The main content area shows a search result for loan number 0003275. A table lists borrower information: DONNA SAMPLE, Loan Number 121212121, Property Address 150 SOMEWHERE GREENSBORO, NC 27455, Cert Number 0003275, Status ACTIVE, and Servicer Number 3300000000. Below the table are two panels: 'Loan Information' and 'MI Coverage Information'. The 'Loan Information' panel includes fields for Base Loan Amount (\$200,000.00), Financed Premium Amount (\$0.00), Total Loan Amount (\$200,000.00), Original LTV (84%), Sales Price (\$240,000.00), Appraised Value (\$240,000.00), Property Type (DETACHED), and Loan Purpose (PURCHASE). The 'MI Coverage Information' panel includes fields for Commitment Date (5/14/2020), Commitment Expiration Date (10/31/2023), Close Date (9/1/2023), Coverage Date (9/1/2023), Coverage (DEFERRED MONTHLY), Type/Term (FIXED/ 30yr), MI Type (BORROWER PAID), Renewal Calculation Basis (LEVEL), Occupancy Type (OWNER OCCUPIED), Unpaid Principal Balance (NOT APPLICABLE), UPB Date (NOT APPLICABLE), Renewal Rate (0.22), Coverage (12%), Refund Type (NON-REFUNDABLE), and Default Status (N). At the bottom of the screen, there is an 'Actions' bar with buttons for 'Transfer', 'Cancel', 'Loan # Change', 'Activate', 'Payment History', and 'View/Print Certificate'. The 'Cancel' button is highlighted with a red box.

The Cancel Coverage box will appear with the current date prepopulated. (The Cancel Date is the effective date of the coverage cancellation, not the date that you are cancelling coverage in our system.) You can change the Cancel Date by clicking on the calendar to backdate within the 60-day limit.

You can click the **Estimate Final Premium/Refund** button to determine whether you will receive a refund or if premium is due based on the Cancel Date (the effective date of cancellation as supplied by the Servicer). If you have recently submitted a payment, you can click the **Payment History** button to determine whether the MI payment was processed and received by Essent. Your determination of whether the most recent payment was processed and received by us will ensure that the **Estimate Final Premium/Refund** tool provides you with the most accurate estimate of the final premium or refund. If you have any questions or require assistance estimating a final premium payment or refund, please contact [clientservices@essent.us](mailto:clientservices@essent.us).

If you would like a copy of the estimate that is generated by the estimator tool described above, click the **Print** button to capture only the relevant portion of the screen (see estimate screen below).



**Cancel Coverage**

Cancel Date: 9/12/2023

**Estimate Final Premium/Refund**

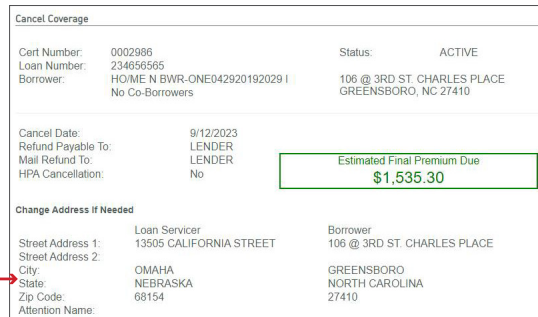
Refund Payable To:  LENDER  BORROWER  
Mail Refund To:  LENDER  BORROWER  
HPA Cancellation:  No  Yes

**Estimated Final Premium Due**  
**\$1,535.30**

**Change Address If Needed**

| Loan Servicer                             | Borrower                   |
|---|----------------------------|
| Street Address 1: 13505 CALIFORNIA STREET | 106 @ 3RD ST. CHARLES PLAC |
| Street Address 2:                         |                            |
| City: OMAHA                               | GREENSBORO                 |
| State: NEBRASKA                           | NORTH CAROLINA             |
| Zip Code: 68154                           | 27410                      |
| Attention Name:                           |                            |

**Submit** **Print**



**Cancel Coverage**

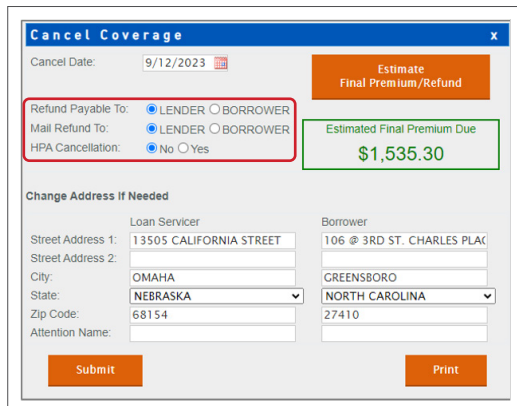
Cert Number: 0002986 Status: ACTIVE  
Loan Number: 234656565  
Borrower: HO/ME N BWR-ONE042920192029 | 106 @ 3RD ST. CHARLES PLACE  
No Co-Borrowers GREENSBORO, NC 27410

Cancel Date: 9/12/2023  
Refund Payable To: LENDER  
Mail Refund To: LENDER  
HPA Cancellation: No

**Estimated Final Premium Due**  
**\$1,535.30**

**Change Address If Needed**

| Loan Servicer                             | Borrower                    |
|---|-----------------------------|
| Street Address 1: 13505 CALIFORNIA STREET | 106 @ 3RD ST. CHARLES PLACE |
| Street Address 2:                         |                             |
| City: OMAHA                               | GREENSBORO                  |
| State: NEBRASKA                           | NORTH CAROLINA              |
| Zip Code: 68154                           | 27410                       |
| Attention Name:                           |                             |



**Cancel Coverage**

Cancel Date: 9/12/2023

**Estimate Final Premium/Refund**

Refund Payable To:  LENDER  BORROWER  
Mail Refund To:  LENDER  BORROWER  
HPA Cancellation:  No  Yes

**Estimated Final Premium Due**  
**\$1,535.30**

**Change Address If Needed**

| Loan Servicer                             | Borrower                   |
|---|----------------------------|
| Street Address 1: 13505 CALIFORNIA STREET | 106 @ 3RD ST. CHARLES PLAC |
| Street Address 2:                         |                            |
| City: OMAHA                               | GREENSBORO                 |
| State: NEBRASKA                           | NORTH CAROLINA             |
| Zip Code: 68154                           | 27410                      |
| Attention Name:                           |                            |

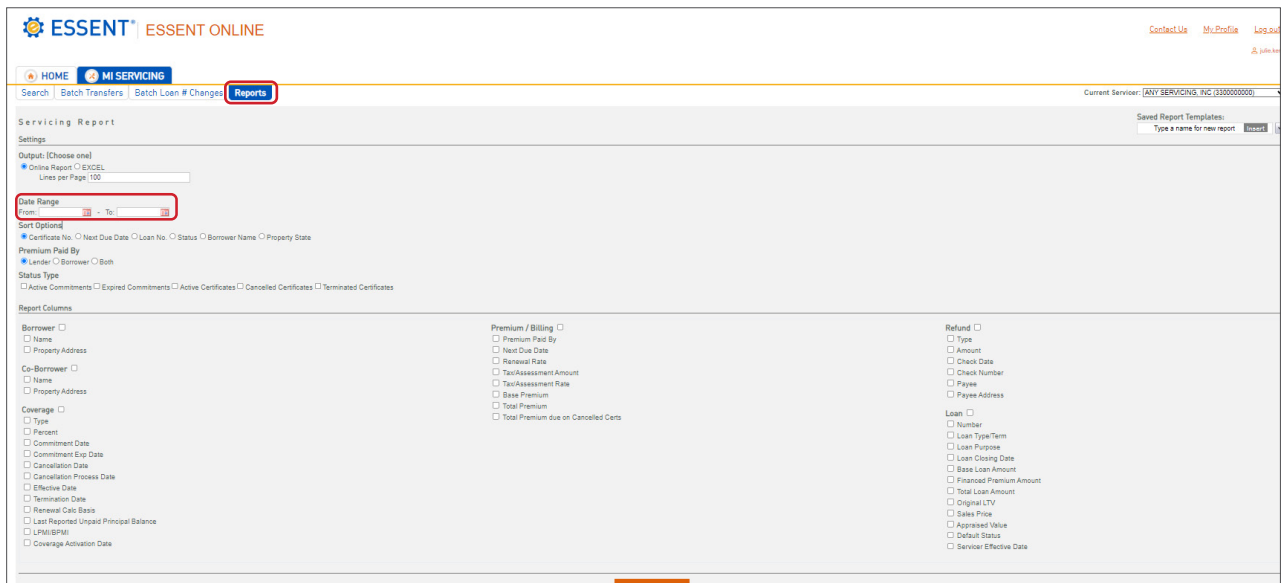
**Submit** **Print**

You can also request the refund (if applicable), payable to you as the Lender or Borrower. If the Certificate is a Lender-paid policy, you can only select **Lender** as the payee. You will need to indicate if the reason for cancellation is due to HPA Click **Yes** for HPA cancellation and **No** if requesting a "standard" cancellation, such as in the event of a full payoff. Please refer to your applicable guidelines regarding HPA cancellation. You can also change the address of the Borrower if different from the insured property address.

Refer to Sections 10.0 (Cancellation of MI Coverage by Servicers) and 11.0 (MI Product Types and Refunds of Premium) in the [Client Services Guide](#) for more information, and contact [clientservices@essent.us](mailto:clientservices@essent.us) if you have any questions.

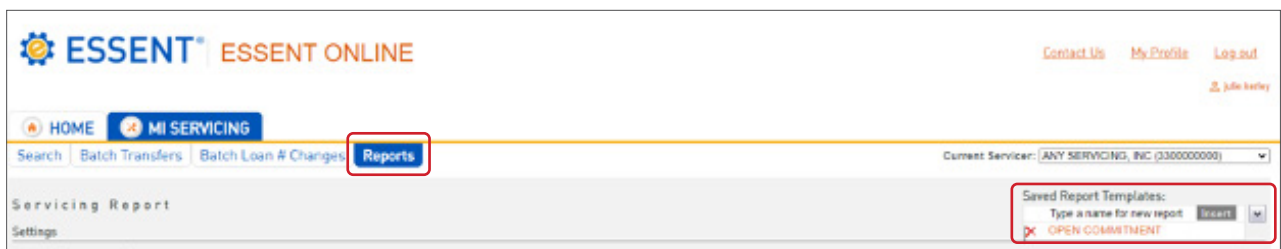
## 7.0 Reports

You have the capability to run various reports to help manage your portfolio by clicking on the **Reports** tab. Complete each section to customize your report. It is advisable to leave the **Date Range** field blank so that your report will include all Certificates in your portfolio. An example of one way to use the **Date Range** field is a Cancellation report to show Certificates canceled within a specific period (e.g., January 1 through March 31).



The screenshot shows the ESSENT ONLINE interface for the Reports tab. The 'Servicing Report' settings are displayed. The 'Date Range' field is highlighted with a red box. The 'Saved Report Templates' section is also visible, showing a dropdown menu with 'OPEN COMMITMENT' selected.

If you would like to save the customized Report Template that you created for future use, you can do this by creating a report name under **Saved Report Templates** and clicking **Insert**. By doing so, you will be able to save the **Report Columns** you selected. The next time you want to run the report, click on the dropdown under **Saved Report Templates** and select your saved report. You can continuously adjust a saved Report Template, for example, by adding or deleting a column, and the Template will automatically update without any further action by you once you run the report.



The screenshot shows the ESSENT ONLINE interface for the Reports tab. The 'Servicing Report' settings are displayed. The 'Saved Report Templates' section is highlighted with a red box, showing a dropdown menu with 'OPEN COMMITMENT' selected.

Below is a description of each section of the Reports tab.

- **Output**

This is the type of document that will be exported from our system. We suggest using Excel for flexible functionality such as search and sort. Note: depending on which version of Excel you are using, if the Certificate number begins with zeroes, you should search for a specific Certificate using the remaining digits, excluding the zeroes, because the full Certificate number may not be fully listed.

- **Date Range**

This is to create a report for a specific range of dates. Otherwise, leaving this area blank will provide results that fit all the other criteria selected, regardless of the date.



- **Sort Options**

You can select the report to sort by one of these options automatically once the report is exported to your preferred output source.

- **Premium Paid By**

You can run a report for LPMI or BPMI; or you can run a report of all Premium-paid types by clicking on **Both**.

- **Status Type**

You can further customize your report by selecting one or more of the options listed.

- **Report Columns**

This area allows for narrow tailoring of a report down to Certificate-level specifics. You can select all columns by clicking on the box next to the coverage heading, or you can click on individual boxes to get specific columns.

This concludes the procedures for Essent's Servicing Online website. Should you have questions or need assistance, please contact [clientservices@essent.us](mailto:clientservices@essent.us) or call us at 877.569.6547. Website demonstrations are available upon request.