Date: November 19, 2012

Enhancements to Essent Online MI Ordering

Effective Date: November 19, 2012

Essent is pleased to announce new enhancements to Essent Online MI Ordering. These latest improvements will make the MI application process even more user-friendly. To help guide you through the upgrades, please be sure to reference the attached Tip Sheet.

Highlights of Changes

» My Profile Default Settings*

A new default setting has been created and the existing MI Screen Default setting options on My Profile screen have been modified.

- » The new setting will allow you to select your preferred loan entry type (direct input or import DU 3.2 data file) to your preferred default.
- » In the MI Screen, the Default section has been modified to include a hover link containing the definition of a selected premium payment plan.

» New Submission Tab

We have clarified the name of the field used to import a DU 3.2 Data File on the Home screen.

» Pipeline

The pipeline under Recent Submissions on the Home screen has been modified to include access to approved commitments.

» Delegated or Non-delegated commitments will be available via a link on each loan. The link on the status of "Approved" will allow the user to open the commitment in a separate window. The commitment will be available to be printed or saved based on the user's processes.

We will continue to make changes to Essent Online in response to your feedback and when we believe we can improve your MI submission experience. If you have any questions about them, please contact your Essent Account Manager or Essent Online Help at EssentOnlineHelp@essent.us.