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Press Release

For immediate release

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Essent Guaranty and MortgageFlex Announce the Availability of Essent MI Through LoanQuest Loan Origination System

RADNOR, PENNSYLVANIA – June 02, 2015 – Essent Guaranty, Inc., a nationwide provider of mortgage insurance (MI) and MortgageFlex Systems, Inc., an established provider of loan origination and servicing technology, announced today that Essent MI is available to lenders through MortgageFlex’s LoanQuest mortgage loan origination system (LOS). Lenders now will have access to Essent MI for delegated and non-delegated loans and real time rate quotes directly from the LOS.

“Essent is excited to join forces with MortgageFlex to offer our delegated and non-delegated customers the option to check rate quotes and order MI through LoanQuest’s integrated platform,” said Bill Kaiser, Essent Guaranty’s chief operations officer. “Through LoanQuest, lenders will achieve optimal efficiency, while providing borrowers with the best possible MI solutions and service available.”

LoanQuest’s flexible design allows lenders to tailor the solution to meet their unique requirements, including ordering MI. The use of business rules combined with workflow improves compliance and loan quality during the entire lending cycle. LoanQuest also enables immediate access to mortgage documents from a workflow activity without manual transport of the loan file.

“We believe that our customers know which vendor interfaces work best for them and we are happy to expand our standard interfaces as services become available,” remarked Craig Bechtle, chief operating officer, MortgageFlex. “Our integration with Essent is the beginning of a long-term relationship with a strong MI and offers our mutual customers the benefit of a wide range of MI services.”

About Essent:

Essent Group Ltd. (NYSE: ESNT) is a Bermuda-based holding company which, through its wholly-owned subsidiary Essent Guaranty, Inc., (collectively, “Essent”) offers private mortgage insurance for single-family mortgage loans in the United States. Essent provides private capital to mitigate mortgage credit risk, allowing lenders to make additional mortgage financing available to prospective homeowners. Headquartered in Radnor, Pennsylvania and rated BBB+ by Standard & Poor’s and Baa2 by Moody’s, Essent Guaranty,

Inc. is licensed to write mortgage insurance in all 50 states and the District of Columbia, and is approved by Fannie Mae and Freddie Mac. Essent also offers mortgage-related insurance and reinsurance through its Bermuda-based subsidiary, Essent Reinsurance Ltd. Additional information regarding Essent may be found at www.essentgroup.com.

About MortgageFlex Systems, Inc.:

MortgageFlex Systems, Inc., Jacksonville, FL, founded in 1980, provides innovative, compliant loan origination software solutions to the lending industry. The LoanQuest product platform supports evolving business processes as well as government compliance requirements with business rules, intuitive workflow and an embedded product and pricing engine. Additional information may be found at www.mortgageflex.com.

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