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Press Release

For immediate release

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Essent and PCLender Team-Up to Provide Streamlined MI Origination and Quotes through LOS

RADNOR, PENNSYLVANIA – December 15, 2016 – Essent Guaranty, Inc., a nationwide provider of mortgage insurance (MI) and PCLender, LLC., the most advanced provider of web-based mortgage solutions for community banks, credit unions and mortgage bankers, announced today that Essent MI is available to lenders through PCLender’s Loan Origination System (“LOS”). Lenders will now be able to quote and order Essent MI for delegated and non-delegated loans directly from the LOS.

“This partnership between Essent and PCLender is a real win for our customers,” said Bill Kaiser, Essent Guaranty’s chief operations officer. “PCLender’s integrated platform approach provides customers the ability to easily obtain MI rate quotes and order delegated and non-delegated MI certificates. Our customers can expect greater efficiency and data accuracy, all while providing borrowers with the best possible MI solutions and service available.”

The PCLender LOS streamlines the lenders’ mortgage lending workflow through process automation, seamless integrations and rule-based validation, granting lenders improved loan quality and consistent compliance. PCLender partners with industry experts and “best of breed” third party vendors to provide a robust service network.

“With our new integration, our customers will seamlessly get feedback to validate mortgage insurance eligibility and rates,” says Lionel Urban, CEO of PCLender. “As lenders move into a purchase market, the need for streamlining the MI process is very valuable and we appreciate the collaboration and support from Essent to make it happen.”

About Essent:

Essent Group Ltd. (NYSE: ESNT) is a Bermuda-based holding company (collectively with its subsidiaries, “Essent”) which, through its wholly-owned subsidiary Essent Guaranty, Inc., 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, 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,

reinsurance and advisory services through its Bermuda-based subsidiary, Essent Reinsurance Ltd. Additional information regarding Essent may be found at www.essentgroup.com and www.essent.us.

About PCLender:

PCLender delivers simple, elegant internet-based mortgage solutions for community banks, credit unions and mortgage bankers. With a proven record of providing immediate return on investment, PCLender is the most cost effective lending solution available. Owned and operated by Mortgage Bankers, PCLender engages with lenders in a collaborative manner to dynamically fit the ever-changing world in which they lend.

For more information on PCLender, the only Total Mortgage Solution specifically designed by mortgage banking experts, or to schedule a demo, call 877-536-6886 or visit www.pclender.com.

Simplifying Today's Lending Complexities.

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