

ESSENT USER TIP SHEET

BlitzDocs®

Ordering Mortgage Insurance

ONE SCREEN IS ALL YOU NEED!

When you are ready to order Mortgage Insurance, simply go to the **BlitzDocs Action Sets** menu, select **MI Companies** and choose **Essent Guaranty**. Most of the data is pre-populated, but it may be necessary to enter data in the fields as shown below.

Attributes

Source ID	<input type="text"/>
Loan Number	1 *TEST12345
Loan Amount (Provide for MI to Avoid Delays)	2 240000.00
Borrower First Name	Joe
Borrower Last Name	Smith
Master Policy Number	3 *0100010001
Legal Entity Name	ABC Mortgage
Lender Contact Person Name	John Underwriter
Lender Contact Person Phone Number	111-222-3333
Lender Contact Person Email	4 *junderwriter@abcmortgage.com
Lender Contact Person Title	Underwriter
Transaction Identifier	<input type="text"/>
Application Type	Standard
MI Transaction Identifier	<input type="text"/>
Delivery Type	*underwriting <input type="button" value="v"/>
Borrower SSN (xxx-xx-xxxx)	5 *111-00-2222
MI Premium Source Type	BorrowerPaid <input type="button" value="v"/>
MI Coverage Percent	6 *25 <input type="button" value="v"/>
MI Renewal Calculation Type	Constant <input type="button" value="v"/>
MI Duration Type	Deferred Monthly <input type="button" value="v"/>
MI Premium Refundable Type	No <input type="button" value="v"/>
Loan Program Code	<input type="text"/>
Quote ID	7 1234567
Underwriter Comments	8 Information for Essent's underwriting team

- 1** Loan Number
- 2** Loan Amount
- 3** Master Policy Number
- 4** Lender Contact Person Email
- 5** Borrower Social Security Number
- 6** MI Coverage Percent
- 7** Quote ID (from previous Essent Rate Quote)
- 8** Underwriter Comments (optional)

Note: if your Master Policy Number does not default, please select the appropriate location from the drop-down.

The MI premium information will default to Borrower Paid, Constant Renewal, Deferred Monthly, Non-Refundable.

If you need a different MI premium plan, simply indicate that in the appropriate fields.

The following chart provides your **Borrower Paid and Lender Paid options**, with the most frequently used premium plan under each option highlighted. (Chart continued on page 2).

Essent Premium Plan	MI Renewal Calculation Type	MI Duration Type	MI Premium Refundable Type
BPMI Deferred Monthly	Constant or Declining	Deferred Monthly	Yes or No
BPMI Monthly	Constant or Declining	Monthly	Yes or No
BPMI Single	Either value can be chosen-with a Single there is no renewal.	Single	Yes or No
BPMI Level Annual	Constant or Declining	Annual	Yes
LPMI Deferred Monthly	Constant or Declining	Monthly	No
LPMI Monthly	Constant or Declining	Monthly	No
LPMI Single	Either value can be chosen-with a Single there is no renewal.	Single	No
LMPI Level Annual	Constant or Declining	Annual	No

Mortgage Insurance provided by Essent Guaranty, Inc.

Essent Premium Plan	MI Renewal Calculation Type	MI Duration Type	MI Premium Refundable Type
Split Premium 50 bps	Constant or Declining	Split Premium 50 bps	No
Split Premium 75 bps	Constant or Declining	Split Premium 75 bps	Yes or No
Split Premium 100 bps	Constant or Declining	Split Premium 100 bps	Yes or No
Split Premium 125 bps	Constant or Declining	Split Premium 125 bps	No
Split Premium 150 bps	Constant or Declining	Split Premium 150 bps	Yes or No
Split Premium 175 bps	Constant or Declining	Split Premium 175 bps	Yes or No
Split Premium 200 bps	Constant or Declining	Split Premium 200 bps	Yes
Split Premium 225 bps	Constant or Declining	Split Premium 225 bps	Yes

AN EMAIL CONFIRMATION ELIMINATES THE NEED TO WONDER

From: Underwriting - Shared
 To: junderwriter@abcmortgage.com
 Cc: Underwriting - Shared; **Business Solutions**
 Subject: Your Mortgage Insurance request has been successfully received by Essent

Thank you for your mortgage insurance request. Your documentation has been successfully received.

An Essent Underwriter will be in contact with you as your mortgage insurance request is processed.

Borrower Last Name: Day
 Lender Loan Number: TWO120817

Essent Guaranty, Moving Forward Together
underwriting@essent.us
 877-330-3535

Essent will send you a **confirmation email** once your submission has been received. For your convenience, the borrower last name and lender loan number will be included in the email body.

SENDING ADDITIONAL LOAN DOCUMENTS HAS NEVER BEEN EASIER!

If you need to send us **updated documentation**, you can use the **Essent e-Ship** option to transmit us the updated loan documents. No need to use secure email to update Essent's underwriting team, just use BlitzDocs. To send updated loan documents, just select **Essent** in the **MI** menus, and select the documents you want to send to Essent. BlitzDocs will automatically send the updated documents directly to the Essent Underwriting team.

WE'LL AUTOMATICALLY SAVE THE MI APPROVAL IN BLITZDOCS FOR YOU

When Underwriting finishes processing your request, they will notify you via email, and our systems will automatically transmit the decision documents into BlitzDocs for you. No need to manually save the PDF to BlitzDocs!

WE'RE HERE FOR YOU!

Have a problem or question? Never hesitate to call or email your Essent Underwriting Team at 877.330.3535 or underwriting@essent.us from 8 AM to 8 PM Eastern time. We are here to help you.