



## ANNOUNCEMENT

**Date:** August 20, 2015  
**Re:** Enhancements to Essent MI Integration with Encompass®  
**Effective:** August 20, 2015

We are pleased to announce exciting new enhancements to our MI integration with Encompass. These changes will make ordering Essent MI more seamless and streamlined.

### Highlights Of What Has Changed:

- **Non-Delegated Loan Submission.** We added Non-Delegated loans to your submission options through Encompass. Just select *Order Non-Delegated MI* from the “Request Type” dropdown to get started.
- **Seamless Document Upload.** We gave you the ability to select and send multiple documents at the same time from your Encompass eFolder or local drive — without ever leaving Encompass. You can also work on other loans while uploading and view your upload history in our new “Essent Document Upload Management” screen.
- **Split Premium Pricing.** We added our Split Premium product to your list of MI options. Simply select *Split Premium* from the “Premium Pmt Plan” dropdown to access the upfront rates that are available for your loan.

To learn more about these changes, read our Q&As on the next page. You can also contact EssentCONNECT<sup>SM</sup> at (855) 282-1483 or [essentconnect@essent.us](mailto:essentconnect@essent.us) with any questions you may have.

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## ENCOMPASS® ENHANCEMENTS Q&As

### 1. What are the new features?

- The ability to choose your request type (Rate Quote/Delegated/Non-Delegated) on a loan-by-loan basis.
- The convenience of uploading documents for Non-Delegated review from within Encompass using features designed with you in mind.
- The option to choose Essent’s Split Premium rate plan.

Request Type	Essent Definition
<b>Rate Quote</b>	The lender submits loan data, which is analyzed by Essent’s Rating and Eligibility systems to make a determination and return the appropriate mortgage insurance (MI) premiums, as well as an assessment of eligibility for MI.
<b>Order Delegated MI</b>	The lender is responsible for determining if the loan is eligible for MI coverage per the applicable underwriting guidelines. A Delegated MI submission typically only includes electronic data (no loan documents). By submitting the electronic data, the lender is representing and warranting that the loan meets the applicable underwriting guidelines.
<b>Order Non-Delegated MI</b>	The lender submits data and loan documents to Essent for review. Our underwriter is responsible for reviewing the loan documents and making the determination as to whether or not the loan is eligible for MI coverage based on the loan documentation provided.

### 2. How do I receive these new Non-Delegated features?

The Non-Delegated MI Order option does not require any action on your part to enable. It will be available as a choice in the “Request Type” dropdown on the Essent “MI Order” screen to any user authorized to submit an application for MI.

### 3. What if there is no User ID, Password or Branch Master Policy ID prepopulated on the MI order screen?

There may be an issue with your Essent Encompass setup. You generally have two options: You can select the *Request ID /Password* link on the Essent “MI Order” screen to send your inquiry to Essent or you can contact your Encompass Super Admin.

### 4. How do I use the new Direct Document Upload feature?

This new feature is automatically enabled when you request Non-Delegated MI, and can be found on the Check Status/View Result tab of the “MI Order” window. Choosing Direct Document Upload will open a new window where you can select and send multiple documents to Essent.

Select all of the documents you need, add any relevant comments, choose *Send to Essent* and go on to your next task— no watching or waiting required!

**5. Do I have to use the new document delivery method or can I stay with the process I have been using?**

It's your choice! If you are currently uploading your documents for Non-Delegated using MiDocs or BlitzDocs, for example, we are happy to continue receiving them through those systems. However, with the new document delivery features, the process will be much more streamlined and seamless within Encompass. We believe that if you try it, you'll like it!

**6. If I am currently restricted to only ordering Rate Quotes, will that still be the case after the new features are released?**

Yes. The access currently assigned to users will remain after these new features are released. If you need the ability to order MI, please contact your Super Admin.

**7. How can I access Essent's Split Premiums in Encompass?**

When ordering either a Rate Quote or MI, select *Split Premium* from the "Premium Pmt Plan" dropdown. This will enable the "Split Premium Upfront Rate" dropdown where you can select the applicable upfront rate; then select the other characteristics appropriate for your loan.

**8. What should I do if I submit Non-Delegated and really want to submit Delegated?**

If no documents have been sent to Essent, email EssentCONNECT<sup>SM</sup> at [essentconnect@essent.us](mailto:essentconnect@essent.us) to have the request type changed. After the change has been made, select *Check Status* on the Essent Check Status/View Result screen and the Requested Service and Status will change to reflect Delegated MI with appropriate status.

If documents have been sent/uploaded to Essent, email Essent Underwriting at [underwriting@essent.us](mailto:underwriting@essent.us) to determine if the loan has already been underwritten. If it has already been underwritten, the request type cannot be changed.

**9. What if I have other questions?**

If you have any questions about the new features of our Encompass interface, email the EssentCONNECT team at [essentconnect@essent.us](mailto:essentconnect@essent.us) or call (855) 282-1483. EssentCONNECT is available 8:00 a.m. to 8:00 p.m. Eastern time, Monday through Friday. They are always happy to walk you through the submission process or help you if you are experiencing an issue.

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