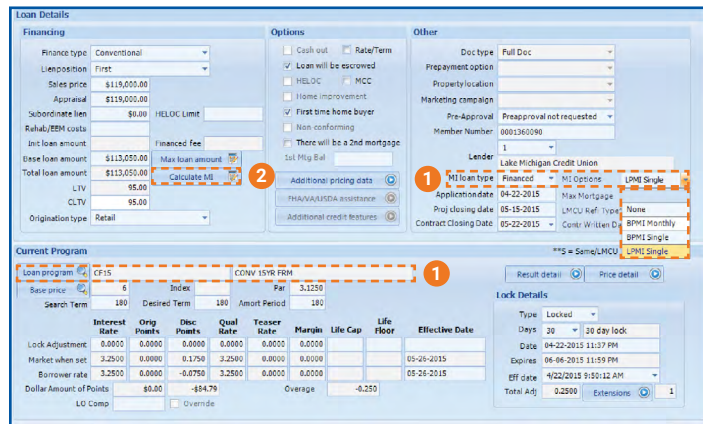


## ESSENT USER MI TIP SHEET

# MortgageFlex® LoanQuest®



1. Open loan in LoanQuest. On the Loan Details screen, select the appropriate **Loan Program**, and complete all other applicable fields.

Select the appropriate **MI loan type** and **MI Options** combination from the drop downs based on the table below:

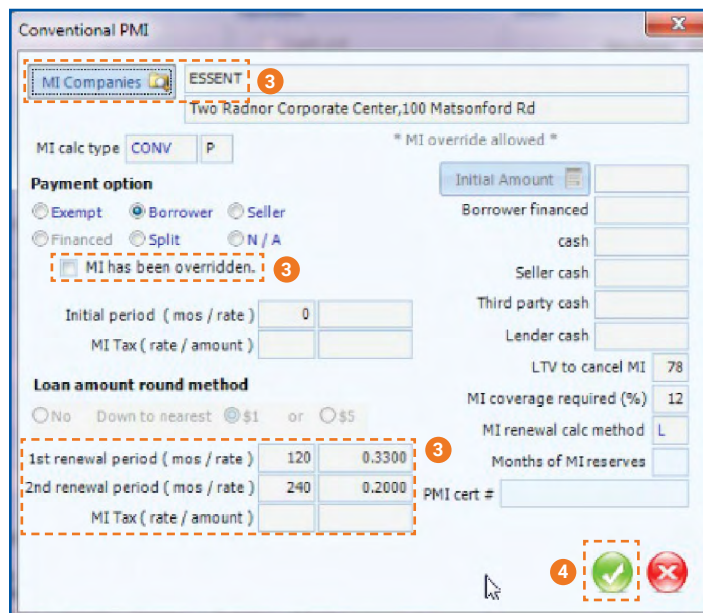
MI loan type	MI Options
Monthly	BPMI Monthly
Financed	BPMI Single
Financed	LPMI Single

2. Click the **Calculate MI** button to see the results.
3. If ESSENT does not appear, click the **MI Companies** button and select **ESSENT**.

**NOTE:** The MI coverage required (%) defaults from the MI plan based on the LTV of the entered loan. For a financed Single premium, the coverage % is populated based on CLTV instead of LTV. To correct the coverage %, check the **MI has been overridden** checkbox.

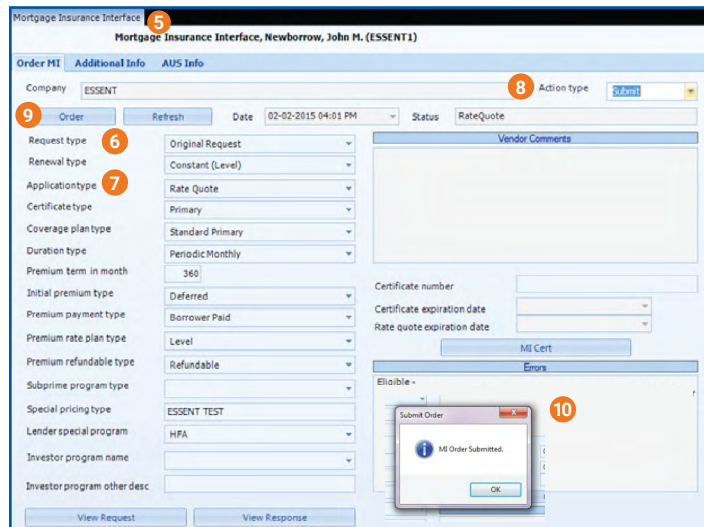
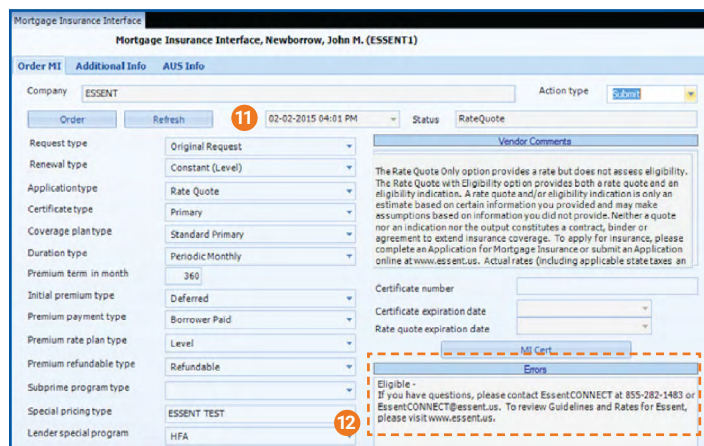
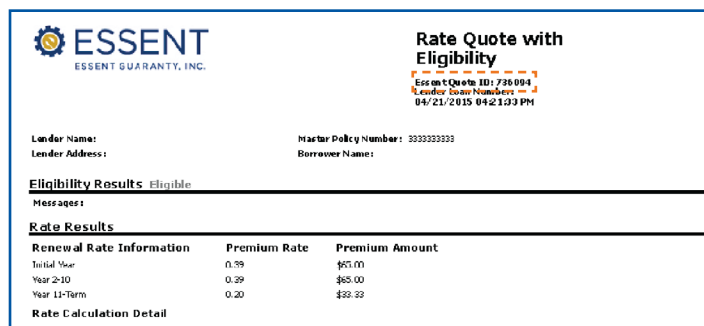
**NOTE:** The premium rates that appear initially are from the MI Plan tied to the **Loan Program** selected on the **Loan Details** screen.

4. When applicable fields are complete, click on the check.



## ESSENT USER MI TIP SHEET

# MortgageFlex® LoanQuest®

- Go to **Mortgage Insurance Interface** screen.

After you have reviewed/completed the data entry on the Additional Info and AUS Info tabs, return to **Order MI** tab and complete data entry for your loan.

Refer to Essent\_LoanQuest Premium Product Guide to determine the appropriate values to select for specific MI Product.

**Note:** For a financed Single Premium, click on the **Premium financed** check box on the **Additional Info** tab.

- Select **Original Request** in the **Request type** dropdown.
- Select **Rate Quote** in the **Application type** dropdown.
- Select **Submit** in the **Action type** dropdown.
- Click on **Order** to submit Rate Quote request to Essent.
- Submit Order** window will pop up indicating MI Order Submitted; click **OK**.
- Click on **Refresh** button until **Status** changes to **Rate Quote** and the results appear in the **Errors** window.

To view Rates returned from Essent, go to Loan Details screen and click on Calc MI (see steps 1 and 2 on Page 1).

When applicable, MI premium will populate the Mortgage Insurance field on the 1003 Income/Expense screen and the Loan Fee Screens.

- To see the quote results, Click on **MI Cert**. The Rate Quote PDF will also provide you with the Essent Quote ID.

**Note:** The Essent Quote ID will only be available on the PDF. PDFs are not automatically stored, please save for future reference.

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Need Help? Contact our EssentConnect team at:

833.ESNT4MI (833.376.8464) | [essentconnectsupport@essent.us](mailto:essentconnectsupport@essent.us)

Mortgage Insurance provided by Essent Guaranty, Inc.

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