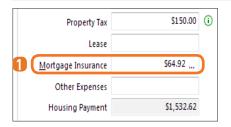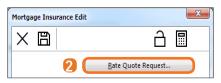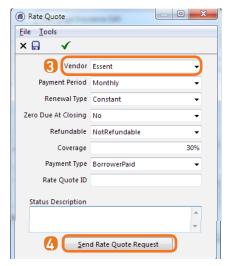# ESSENT USER TIP SHEET

PCLender®

Streamlined Rate Quote

ACCESSING RATE QUOTES

1 To enter Rate Quote data, open the loan **Qualification** screen and click on the ellipsis (...) located on the **Mortgage** tab.

Note: The Mortgage Insurance field will be pre-populated but will not update with the accurate MI amount until the below steps are complete.

2 The **Mortgage Insurance Edit** screen will open. Click the **Rate Quote Request** button.

3 The **Rate Quote** screen will open. Enter the applicable Rate Quote data and be sure that **Essent** is selected as the **Vendor**.

Below are the most frequently used product types and options:

MI Product	Payment Period	Renewal Type	Zero Due at Closing	Refundable	Coverage	Payment Type
Borrow Paid Deferred Monthly Premium	Monthly	Constant	Yes	Not Refundable	Standard Coverage Calculated	Borrower Paid
Borrow Paid Single Premium	Single	Constant	No	Refundable or Not Refundable	Standard Coverage Calculated	Borrower Paid
Lender Paid Single Premium	Single	Constant	No	Not Refundable	Standard Coverage Calculated	Lender Paid

4 Once the information is complete, click **Send Rate Quote Request**.

5 The **Rate Quote Confirmation** screen will populate the **Rate Details**. The Rate Quote ID will be located in the **Notes** section.

6 Click **Import** to apply the rate data to the loan. Save and close the screen.

7 Under **Mortgage Insurance**, the updated premium rate will be populated.

Questions? Contact the EssentCONNECT Team, Monday-Friday from 8:00 AM to 8:00 PM Eastern time at 855-282-1483 or at essentconnect@essent.us if you have any questions on quoting via PCLender.

Mortgage Insurance provided by Essent Guaranty, Inc.