

ESSENT USER TIP SHEET

MeridianLink® Mortgage

Delegated Submission

To Submit A Delegated MI Application

Mortgage Insurance Order Options

MI Provider: [Dropdown]

Master Policy Number: [Text]

MI Premium Type: Borrower Paid - Monthly Premium

MI Coverage %: 0%

Premium Refundability: Not Refundable

Renewal Option: Constant

Premium at Closing: Deferred

UFMP Financed: [Yes/No]

Relocation Loan: [Yes/No]

Special Loan Program Code: [Text]

Get MI Quote

Mortgage Insurance Policy Information

MI Provider: [Text]

MI Certificate ID: [Text]

Conv Loan PMI Type: Borrower Paid - Monthly Premium

MI Coverage %: 0.0000%

Loan Type: Conventional

Base LTV / CLTV: 89.000% / 89.000%

DTI without MI: 15.592%

Housing Ratio without MI: 11.592%

Employee Loan: [Yes/No]

UFMP Financed: [Yes/No]

Note: It is necessary to request a rate quote or have a saved rate quote prior to submitting an MI application (Order MI Policy). Please see the **Rate Quote Tip Sheet** for guidance.

You can submit immediately upon receiving an MI Quote, or submit at a later time via the following steps:

1. Open the loan and access the **Order MI Policy** screen.
2. After a Rate Quote has been received from Essent, click on the **View Quote** link to open the **MI Quote** screen.
3. Click on the **Apply Quote and Order Policy – Delegated** button to submit your MI application.

A pop-up will let you know that Essent has received your submission. Click **OK**, and then click **Close**.

4. When you refresh the **Order MI Policy** screen your latest **MI Policy Order on File** for the loan will be displayed.
5. The MI Policy Order will indicate if the application was **Approved** or **Suspended**.

If the application is **Suspended**, a member of the EssentCONNECT team will contact you to review or you may contact them at 855-282-1483 or essentconnect@essent.us.

You may need to correct data or resubmit the request or, if Essent decisions the loan, the updated status and documents will automatically be posted back to your loan in MeridianLink®.

6. Your Essent documents – **Rate Quote or MI Certificate** – are located in the **EDocs** folder under Document List. If you have just submitted and your document does not appear in the list it may be necessary to wait a few moments and re-open the Document List window.
7. To view the document, click on **View pdf**.

MI Provider	Quote ID	MI Premium Type	Split Premium Upfront %	MI Coverage %	Premium Refundable
Essent	68974885	Borrower Paid - Monthly Premium		25.0000%	Not Refundable

MI Quote

Quote Date: 4/29/2025 10:25:06 AM

Quote ID: 69458891

Quote Expiration: 7/1/2025

Quote Status: Eligible

Policy Information: Essent, Borrower Paid - Monthly Premium, 25.0000% Coverage, Not Refundable, Constant

Premium Type	Factor	Amount
Initial Premium (deferred)	0.8800%	\$171.28
Monthly Premium	0.8800%	\$171.28
Renewal Monthly Premium	0.2000%	\$50.38

Initial Premium Term: 1 month

Monthly Premium Term: 119 months

Renewal Premium Term: 240 months

Rate Quote Disclaimer

MI Provider	Master Policy #	Certificate #	Ordered Date	Expiration Date	Request Type	Decision Type
Essent			04/02/2025 7:36 AM	2025-08-02	Delegated	Approved

Status	Folder	Doc Type	Borrower	Description	Internal Comments	Associated Conditions	Pages	1st Modified	Uploaded Date
action	MORTGAGE INSURANCE POLICY DOCUMENTS	MORTGAGE INSURANCE POLICY DOCUMENT	Tommy Test	Essent, Borrower Paid - Monthly Premium			3	4/2/2025 7:37:08 AM	4/2/2025 7:37:08 AM
action	MORTGAGE INSURANCE DOCUMENTS	MORTGAGE INSURANCE QUOTE DOCUMENT	Tommy Test	Essent, Borrower Paid - Monthly Premium			2	4/2/2025 7:25:42 AM	4/2/2025 7:25:42 AM

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Need Help? Contact our EssentConnect team at: 833.ESNT4MI (833.376.8464) | essentconnectsupport@essent.us

Mortgage Insurance provided by Essent Guaranty, Inc.