

# ESSENT USER TIP SHEET

## MeridianLink® Mortgage

### Non-Delegated Submission

#### To Submit A Non-Delegated MI Application

Note: The MeridianLink® process flow requires that you request a rate quote or have saved a rate quote prior to submitting an MI application (Order MI Policy). Your ability to order Non-Delegated MI is defined by your local MeridianLink® Administrator.

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

1. Open the loan and access the **Order MI Policy** screen.
2. Click on the **View Quote** link in the **MI Quotes on File** section to open the MI Quote screen.
3. Click on the **Apply Quote and Order Policy – Non-Delegated** button to submit your MI application.

A pop-up will let you know that Essent has received your submission. Click **OK**, then click **Close** on the MI Quote Screen.

4. When the **Order MI Policy** screen refreshes (or you manually refresh by clicking to a different screen and then back to Order MI Policy), both the latest **MI Quotes** and **MI Policy Orders** for the loan will be displayed.

Note: Fees will automatically be updated when new documents are returned.

5. The MI Policy Order will always indicate the application Decision type is **Suspended** for Non-Delegated submissions with a message stating:

“Application in Progress, awaiting submission of loan documentation.” (See Page 2 for **Document Submission Instructions via Essent’s MiDocs**).

6. Once a decision has been made on your loan by our Underwriting team, you will be notified by e-mail and the certificate (or other document) will be available for viewing in the **EDocs folder** within MeridianLink®.

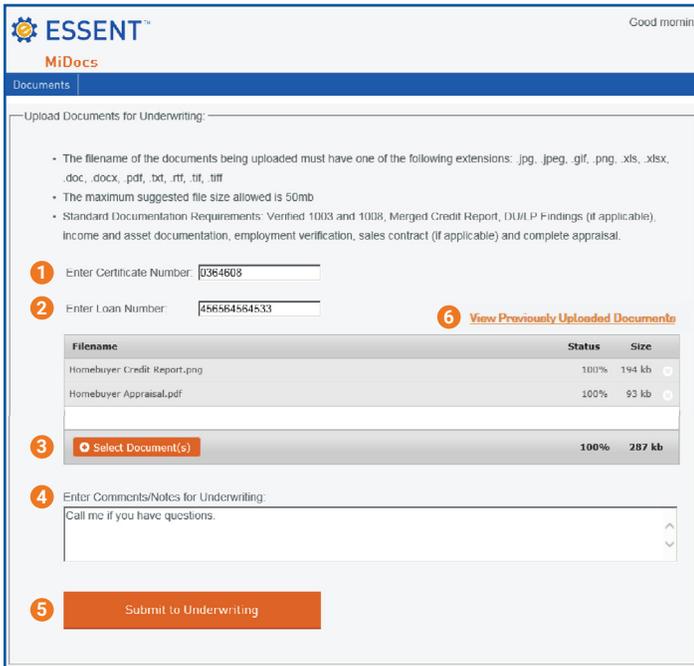
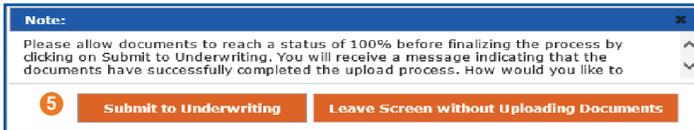
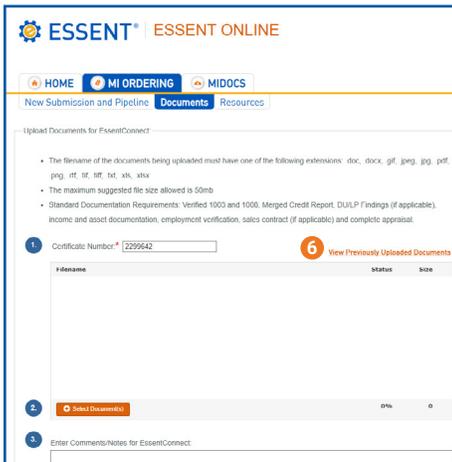
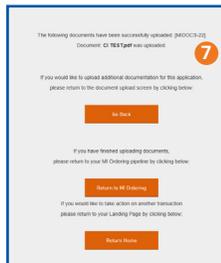
Important: If your loan data changes after initial submissions, resubmit your loan, contact Essent Underwriting, and upload your updated documents.

Your Essent documents – **Rate Quote, MI Certificate and Pre-Commitment** – will be located in the **EDocs folder** within the **Document List**.

7. To view the document, click on **View pdf**.

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If you already have a **MiDocs Login ID and Password**, follow the steps below. If not, please contact the EssentCONNECT team at [essentconnect@essent.us](mailto:essentconnect@essent.us) or 855-282-1483 to sign up.

Go to <https://essentonline.essent.us/midocs>, and bookmark it for easy access.

1. Enter the **Essent Certificate Number**. (This can be found on the **Order MI Policy or MI Policy Screens in MeridianLink®**).

2. Enter your **Loan Number**.

These two identifiers will be associated in our system to recognize your MI application, regardless of how it was submitted. If a match cannot be found, you will receive the following message:

**Please check data entry of Lender Loan Number and Certificate Number. This combination is not found in our system. Please call our EssentCONNECT team at 855-282-1483 or [essentconnect@essent.us](mailto:essentconnect@essent.us) with any questions.**

3. Click **Select Document(s)**. Depending on your system, you may be able to **Drag and Drop** files from your computer to the Upload screen or use **Control-Click** to capture multiple files at the same time.

- Once the status of each of your files is at 100%, the **Submit to Underwriting** button at the bottom of the screen will change from gray to orange.

- If you need to remove a file from the list, click the **Remove** button.

4. Enter any **comments or notes** for Essent's Underwriting Team about the files or the loan.

5. Click **Submit to Underwriting**. If your software allows, you will be able to watch the progress as your files are transmitted to Essent. If you attempt to leave the MiDocs screen before your documents are completely uploaded, the pop-up below will appear to help you determine how you would like to proceed.

6. Once you have submitted documents you can click on the **View Previously Uploaded Documents** link to search for and see a list of the documents you already sent to Essent.

7. When your upload has completed successfully, you will receive this message

**If you have more files to upload, click **Go Back**. If you have completed your upload, click **Upload Documents for Another Loan**.**

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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.