

# ESSENT USER TIP SHEET

## MeridianLink® Mortgage

### Rate Quote with Eligibility

#### To Request A Rate Quote With Eligibility

1. Open the loan and access the **Order MI Policy** screen.
2. Make sure the **MI Provider** is **Essent**. The following fields will default:

Field	Default Value
MI Premium Type	Borrower Paid Monthly Premium
Premium Refundability	Non-Refundable
Renewal Option	Constant
Premium at Closing	Deferred

3. Complete the field for **MI Coverage %**. Standard GSE coverages for a 30-year mortgage are:

LTV	Coverage %
95.01%-97%	35%
90.01%-95%	30%
85.01%-90%	25%
80.01%-85%	12%

4. Click on **Get MI Quote**. The MI Quote window will appear with the **Quote Status** and the **Premium Information**.
5. If you are satisfied with the quote, but are not ready to order MI, click **Apply Quote to Loan File**. This will save the MI Premium data to the loan file and the Quote will appear under **MI Quotes on File** at the bottom of the Order MI Policy screen. The most recent quote will be at the top.
6. If you are ready to Order MI, click on **Apply Quote and Order Policy** — selecting either the **Delegated** or **Non-Delegated** button, as applicable.

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

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