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## Press Release

For immediate release

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### **ESSENT GUARANTY ANNOUNCES FICS<sup>®</sup> LOAN PRODUCER<sup>®</sup> INTEGRATION, UTILIZING THE MISMO MORTGAGE INSURANCE INTERFACE, OFFERING EASIER ACCESS FOR LENDERS TO ORDER MI ONLINE**

**RADNOR, PENNSYLVANIA – July 29, 2013** — Essent Guaranty, Inc., a nationwide provider of mortgage insurance (MI), announced today its recent integration with FICS<sup>®</sup> Loan Producer<sup>®</sup>, which will make it easier for lenders to order MI from Essent, underwrite loans, and provide real-time quotes to customers.

Through FICS' residential loan origination software, Loan Producer<sup>®</sup>, lenders can now order MI coverage directly from Essent, utilizing the MISMO Mortgage Insurance Interface. In addition, lenders have the option of receiving an Essent rate quote or a commitment by completing a simple form and submitting to Essent. Responses are returned within seconds allowing the lender to move on to other steps.

"This interface alleviates the manual re-keying of data, resulting in a truly seamless integration that will prove to be a very beneficial tool for our mutual customers," stated Jeff Weinstock, business integration manager for FICS<sup>®</sup>. "MISMO has proven to be a very valuable resource for our development team, allowing FICS to integrate with far more vendors than would otherwise be possible. The integration with Essent further emphasizes FICS' commitment to utilizing industry standards for streamlining the ordering and fulfillment of mortgage services."

"As lenders focus more on efficiency and streamlined operations, the integration with Loan Producer<sup>®</sup> makes it easier and much simpler to order Essent MI insurance, check MI loan eligibility, and reliably price and quote MI premiums," said Bill Kaiser, Essent's chief operations officer. "We are pleased to offer even more lenders the flexibility of ordering MI through Essent."

#### **About Essent**

Essent Guaranty, Inc. is a member of the Essent Group Ltd. family of companies, which offers private mortgage insurance and reinsurance for single-family mortgage loans in the United States. Essent's mission is to serve the housing finance industry by providing private capital to bear mortgage credit risk for lenders and investors, enabling them to make safe and affordable mortgage financing available for homeowners.

Backed by a premier group of investors, Essent Guaranty is a well-established, growing and financially strong company serving the expanding private mortgage insurance market. Headquartered in Radnor, Pennsylvania, with operations centers in Winston-Salem, North Carolina and Irvine, California, Essent is licensed to write mortgage insurance in all 50 states and the District of Columbia, and is approved by Fannie Mae and Freddie Mac. Additional information may be found at [www.essent.us](http://www.essent.us).

**About FICS®**

Founded in 1983 and headquartered in Dallas, Texas, Financial Industry Computer Systems, Inc. (FICS®), specializes in providing flexible, comprehensive residential and commercial technology solutions to the mortgage industry. FICS' systems are designed to operate on Microsoft® Windows® platforms with the most recent solutions written using .NET Framework that include a rich Windows® Presentation Foundation user interface and multi-tiered shareable services. The company also provides innovative document management and web-based capabilities into its full suite of products. Additional information about FICS® is available via the company's website at [www.FICS.com](http://www.FICS.com).

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