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Press Release

For immediate release

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ESSENT GUARANTY AND ASC'S POWERLENDER ANNOUNCE ENHANCED INTEGRATION TO SERVE MORE CUSTOMERS AND BENEFIT MORE BORROWERS

RADNOR, PA and MIDDLEBURG HEIGHTS, OH, August 28, 2013— Essent Guaranty, Inc., a nationwide provider of mortgage insurance (MI), and Associated Software Consultants, Inc. (ASC), developer of the PowerLender® Loan Origination System, announced today that Essent MI is now available through PowerLender.

PowerLender offers Essent Guaranty's customers a comprehensive "desktop" application with the ease-of-deployment of a Web application. This enables easy access to MI coverage for Essent Guaranty's customers, including the option of receiving an Essent rate quote or commitment electronically, which in turn speeds the lending process and benefits more home buyers.

"PowerLender provides Essent's customers with the advantages of streamlined and efficient workflows," said Bill Kaiser, Essent's chief operations officer. "The positive customer experience is important. With PowerLender, users benefit from quick eligibility and pricing decisions on Essent's mortgage insurance."

"The Essent MI integration will result in improved efficiencies for our lender clients through time savings and quality enhancements," said John Liston, director of development for PowerLender. "These factors provide a competitive advantage for borrowers by helping lower the cost of lending."

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.

About ASC

Associated Software Consultants, Inc. (ASC) designs and markets loan automation technology used by mortgage banks, community banks and credit unions. ASC's business strategy focuses on providing software and support services that enable lenders to improve the volume and quality of their business, streamline workflow and reduce

costs. The company's lending solutions enhance lending operations, improve overall profitability and better serve borrowers, third-party service providers and other constituents.

For additional information about ASC, call 800.628.4687 or visit www.asconline.com.

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