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## Press Release

For immediate release

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### **ESSENT AND LOANSIFTER STREAMLINE MORTGAGE LENDING BY INTEGRATING MORTGAGE INSURANCE ELIGIBILITY WITH LOAN PRICING**

**RADNOR, PA and APPLETON, WI – January 23, 2013** — Essent Guaranty Inc., a nationwide provider of mortgage insurance, and LoanSifter, the supplier of the mortgage industry’s leading web-based mortgage product eligibility and pricing engine, announced today that lenders now have access to Essent mortgage insurance (MI) eligibility and rate quotes through LoanSifter’s MI Best Execution Pricing Platform. Beginning immediately, all LoanSifter users can seamlessly provide borrowers with more mortgage insurance comparisons and estimates than ever before, thus streamlining the mortgage process and saving lenders and borrowers valuable time, money and effort.

LoanSifter’s MI Best Execution Pricing Platform is automatically triggered when a loan scenario exceeds 80% loan-to-value ratio. Users will be able to check Essent’s mortgage insurance programs without leaving the LoanSifter platform, which also provides loan eligibility and pricing from over 160 investors.

“We are pleased to partner with LoanSifter, a recognized industry leader with one of the largest repositories of investor and mortgage insurance pricing and eligibility data,” said Jeff Cashmer, chief business officer for Essent Guaranty. “Through LoanSifter, lenders will now have transparent and rapid access to Essent’s mortgage insurance pricing and eligibility, providing for a smooth origination process and a positive borrower experience.”

Stated Bruce Backer, LoanSifter’s president: “Having Essent join our MI Best Execution Platform marks a significant milestone in presenting our clients with the most comprehensive pricing and eligibility solutions in the marketplace. An increasing number of LoanSifter lenders have been seeking access to Essent’s pricing and products. We couldn’t be more thrilled about this partnership with Essent.”

#### **About Essent**

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. The Company’s investors include Pine Brook Road Partners, Goldman Sachs, J.P. Morgan, PartnerRe, and RenaissanceRe Ventures Ltd. By guarding lenders and investors against the risk of credit losses, Essent demonstrates a commitment to—and confidence in—U.S. homebuyers and the evolving housing finance system. And with its signature offering, Clarity of Coverage®, the company is leading the way to a more sustainable future for the housing industry.

Essent Guaranty, Inc. is a member of the Essent Group Ltd. family of companies, which offers private mortgage insurance and reinsurance coverage for single-family mortgage loans in the United States. Headquartered in Radnor, Pennsylvania, with growing 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 LoanSifter**

LoanSifter, Inc. provides the mortgage banking industry's most comprehensive platform for mortgage bankers, brokers, credit unions and banks to accurately price, market and manage mortgage loans. LoanSifter is also the leader in delivering production tools to lenders, including its eOriginations consumer online point-of-sale (POS) platform, email campaigns, rate alerts and automated quoting for Bankrate, LendingTree and Zillow. LoanSifter boasts nearly 1,000 clients, supports content for 160 investors, and has the market's most comprehensive integrations with leading Loan Origination Systems (LOS), mortgage insurance companies and hedge advisory companies. For more information about LoanSifter, please visit [www.LoanSifter.com](http://www.LoanSifter.com).

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