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Press Release

For Immediate Release

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Essent Guaranty Vice Chairman to Discuss Future of Housing Finance and the Growing Role of Mortgage Insurance

Radnor, Pennsylvania – May 2, 2012 – Essent Guaranty, Inc., a nationwide provider of mortgage insurance, announced today that its Vice Chairman, Adolfo Marzol, will be participating in industry panel discussions this spring. The first panel is at the upcoming Mortgage Bankers Association’s National Secondary Market Conference relating to the growing role of mortgage insurance, which will be held on May 8, 2012 in New York City. He also will be speaking at PricewaterhouseCoopers’ “The Future of Housing Finance Conference” on May 10, 2012, at George Washington University in Washington, DC.

“Adolfo continues to provide thought leadership on strategies to implement a transition in the housing finance market that reduces taxpayer risk while preserving a well-functioning secondary mortgage market. He continues to lead the way in identifying the important role mortgage insurance can play in this transition,” stated Mark Casale, President and CEO of Essent Guaranty. “Given his extensive industry background and experience, Adolfo plays an integral role for Essent in working with leaders in both the mortgage industry and government, regarding the future of housing finance and the key role of reliable, private credit enhancement.”

Mr. Marzol’s discussions will highlight that taxpayers take virtually all of the credit risk for newly securitized mortgages, except for loans that are covered by private mortgage insurance and the very small share going into the private label securitization market. “It is time to transition the secondary market to bring more private capital to protect taxpayers,” Marzol said, “and private mortgage insurance can immediately play a vital role in this new direction.”

Essent, which issues mortgage insurance nationwide, has just surpassed its two year anniversary of issuing its first mortgage insurance policy and has written \$2.0 billion of new insurance year-to-date through April 30, 2012. Essent has \$600 million of invested and committed capital and \$5.3 billion of insurance in force as of April 30, 2012. Essent’s strong capital base and success in serving the market to date are demonstrations of the benefits of Essent’s fresh approach to the business combined with the strengths of the private mortgage insurance model as a way to protect lenders and investors from mortgage credit risk. Essent is headquartered in Radnor, Pennsylvania and conducts its operations from both its Radnor and Winston Salem, North Carolina centers.

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 centered in Winston-Salem, North Carolina, 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.