


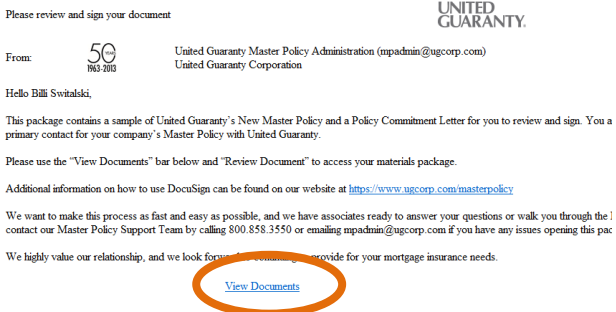

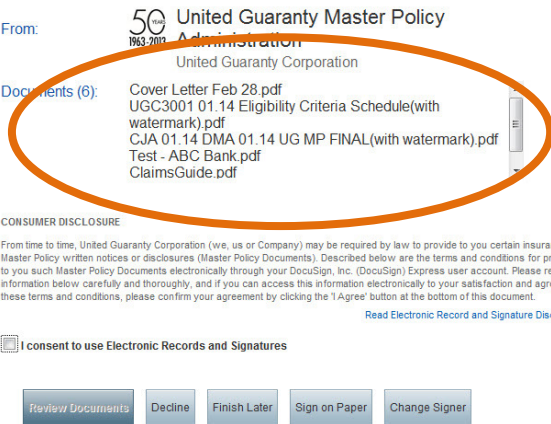

United Guaranty

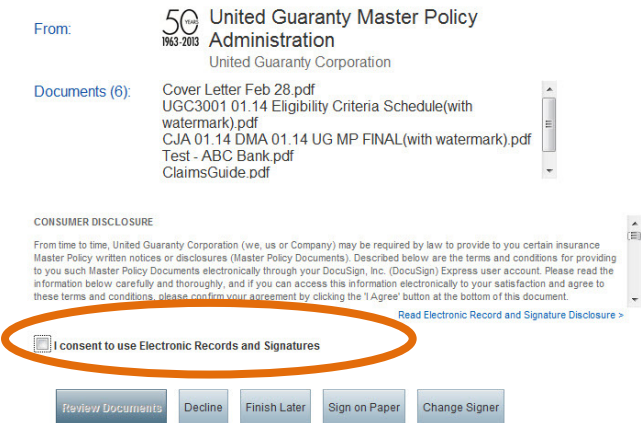
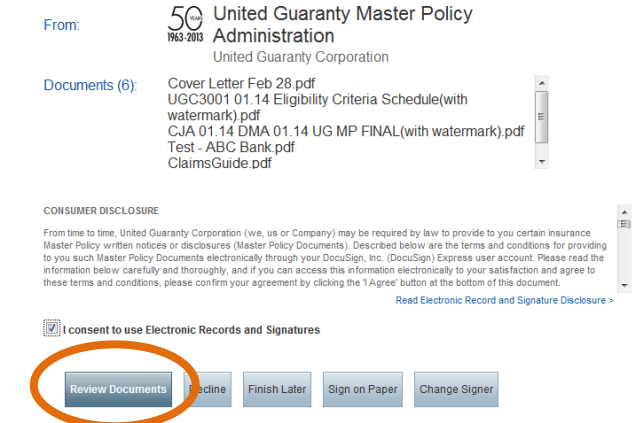
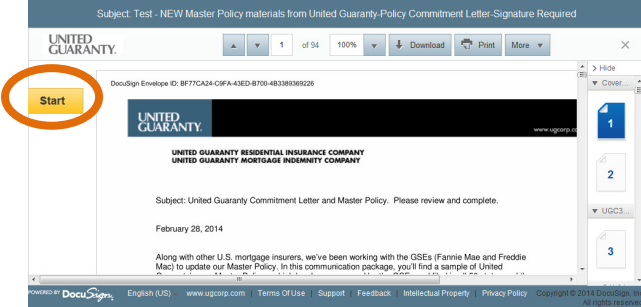
EXECUTING UNITED GUARANTY'S POLICY COMMITMENT LETTER USING DOCUSIGN: SHORTCUT GUIDE

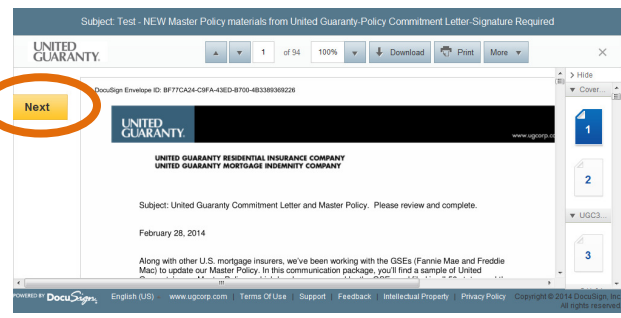
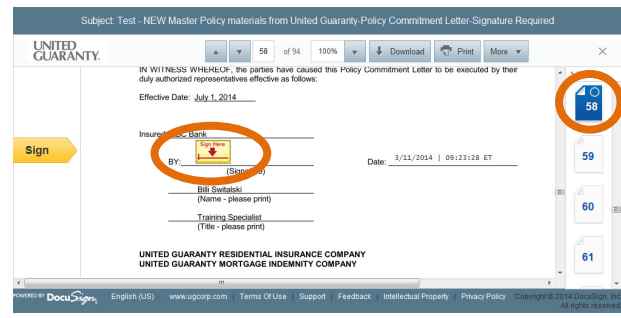
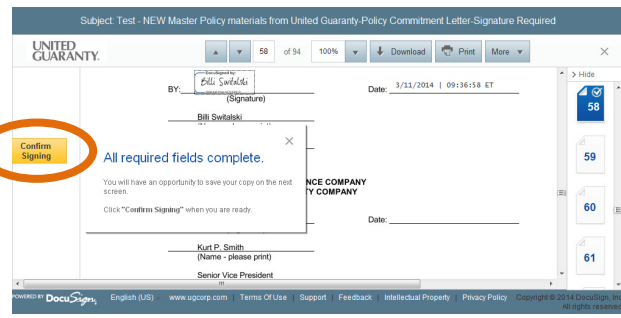
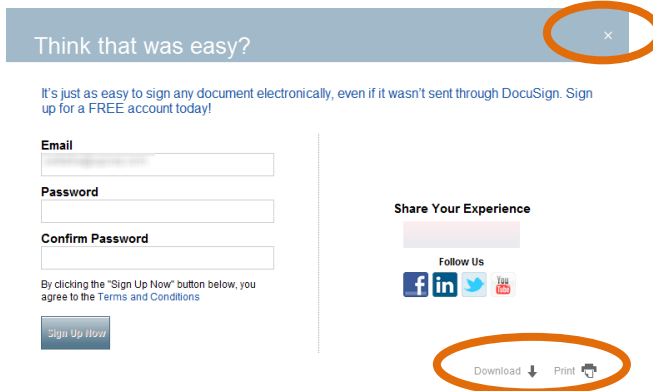
MARCH 14, 2014

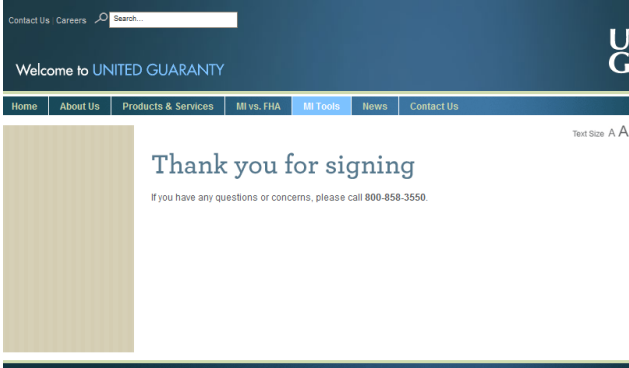
Executing United Guaranty's Policy Commitment Letter Using DocuSign®

This step-by-step guide is intended to help United Guaranty's customers understand how to quickly identify, navigate to, and sign the Policy Commitment Letter. For general questions about United Guaranty's new master policy, please contact your Account Executive.

Process Step	Illustration and Details
<p>1. You should have received an email notification from United Guaranty in February.</p> <p>If you are unable to locate an email from United Guaranty, reach out to the UG Master Policy team at mpadmin@ugcorp.com.</p>	 <p>From: United Guaranty Master Policy Administration via DocuSign mpadmin@ugcorp.com</p> <p>Subject: NEW Master Policy materials from United Guaranty- Policy Commitment Letter - Signature Required</p>
<p>2. To access your materials package, click View Documents embedded in the body of the email.</p>	 <p>Please review and sign your document</p> <p>UNITED GUARANTY.</p> <p>From:  United Guaranty Master Policy Administration (mpadmin@ugcorp.com) United Guaranty Corporation</p> <p>Hello Bill Switalski,</p> <p>This package contains a sample of United Guaranty's New Master Policy and a Policy Commitment Letter for you to review and sign. You a primary contact for your company's Master Policy with United Guaranty.</p> <p>Please use the "View Documents" bar below and "Review Document" to access your materials package.</p> <p>Additional information on how to use DocuSign can be found on our website at https://www.ugcorp.com/masterpolicy</p> <p>We want to make this process as fast and easy as possible, and we have associates ready to answer your questions or walk you through the contact our Master Policy Support Team by calling 800.858.3550 or emailing mpadmin@ugcorp.com if you have any issues opening this pac</p> <p>We highly value our relationship, and we look forward to continuing to provide for your mortgage insurance needs.</p> <p style="text-align: center;">View Documents</p>
<p>3. After clicking View Documents, the Request for Signature window appears. This window contains a list of the documents included in your electronic package.</p>	 <p>From:  United Guaranty Master Policy Administration United Guaranty Corporation</p> <p>Documents (6): Cover Letter Feb 28.pdf UGC3001 01.14 Eligibility Criteria Schedule(with watermark).pdf CJA 01.14 DMA 01.14 UG MP FINAL(with watermark).pdf Test - ABC Bank.pdf ClaimsGuide.pdf</p> <p>CONSUMER DISCLOSURE</p> <p>From time to time, United Guaranty Corporation (we, us or Company) may be required by law to provide to you certain insurance Master Policy written notices or disclosures (Master Policy Documents). Described below are the terms and conditions for providing to you such Master Policy Documents electronically through your DocuSign, Inc. (DocuSign) Express user account. Please read the information below carefully and thoroughly, and if you can access this information electronically to your satisfaction and agree to these terms and conditions, please confirm your agreement by clicking the "I Agree" button at the bottom of this document.</p> <p style="text-align: right;">Read Electronic Record and Signature Disclosure ></p> <p><input type="checkbox"/> I consent to use Electronic Records and Signatures</p> <p> <input type="button" value="Review Documents"/> <input type="button" value="Decline"/> <input type="button" value="Finish Later"/> <input type="button" value="Sign on Paper"/> <input type="button" value="Change Signer"/> </p>

Process Step	Illustration and Details
<p>4. To sign using DocuSign, click the checkbox saying “I consent to use Electronic Records and Signatures.”</p>	
<p>5. After checking the box, select the Review Documents button.</p>	
<p>6. After reviewing the documents or <u>to go directly to the signature page of the Policy Commitment Letter</u> select the Start button.</p>	

Process Step	Illustration and Details
<p>7. After you select Start, the button will read Next. Select the button now labeled Next to advance to the Signature page which is generally found on page 58 of the document.</p>	 <p>The screenshot shows a DocuSign envelope titled 'Subject: Test - NEW Master Policy materials from United Guaranty-Policy Commitment Letter-Signature Required'. A yellow 'Next' button is circled in orange. The document content includes the United Guaranty logo and the subject line: 'Subject: United Guaranty Commitment Letter and Master Policy. Please review and complete. February 28, 2014'.</p>
<p>8. To sign the Policy Commitment Letter, select the Sign Here label.</p> <p><i>Note: If this is your first time using DocuSign with United Guaranty, please set up a signature to use in the future.</i></p>	 <p>The screenshot shows the signature page of the document. A yellow 'Sign Here' label is circled in orange. The document content includes the United Guaranty logo and the subject line: 'Subject: Test - NEW Master Policy materials from United Guaranty-Policy Commitment Letter-Signature Required'. The page number '58' is visible in the top right corner.</p>
<p>9. Select the Confirm Signing button to complete the e-signature.</p>	 <p>The screenshot shows the 'Confirm Signing' step. A yellow 'Confirm Signing' button is circled in orange. A message box says 'All required fields complete.' The document content includes the United Guaranty logo and the subject line: 'Subject: Test - NEW Master Policy materials from United Guaranty-Policy Commitment Letter-Signature Required'. The page number '58' is visible in the top right corner.</p>
<p>10. Select the Download or Print option to obtain a copy of the document. Otherwise, you may simply close this window.</p>	 <p>The screenshot shows a sign-up form titled 'Think that was easy?'. It includes fields for 'Email', 'Password', and 'Confirm Password'. A 'Sign Up Now' button is visible. To the right, there are social media icons for Facebook, LinkedIn, and YouTube. At the bottom right, 'Download' and 'Print' buttons are circled in orange. A close button (X) is also circled in orange.</p>

Process Step	Illustration and Details
<p>11. Once the signature process is complete, the Thank You page will appear.</p>	

United Guaranty Corporation

United Guaranty Residential Insurance Company

United Guaranty Mortgage Indemnity Company

230 N. Elm St., Greensboro, NC 27401

800.334.8966 | www.ugcorp.com

United Guaranty is a marketing term for United Guaranty Corporation and its subsidiaries. Coverage is available through admitted company only.