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National MI And Ellie Mae Join Together To Offer National MI Mortgage Insurance Directly Through Ellie Mae's Encompass®

Integration of private mortgage insurer and LOS provider offers simplified process for lenders using Ellie Mae's Encompass mortgage management solution

EMERYVILLE, Calif., June 4, 2014 /PRNewswire/ -- National Mortgage Insurance Corporation (National MI), a subsidiary of [NMI Holdings, Inc.](#), (NASDAQ: NMIH) is directly integrated with Ellie Mae's Encompass® mortgage management solution.



The integration means that mortgage lenders who use Encompass as their loan origination system (LOS) are able to order National MI's mortgage insurance directly within the application in a simple and time-saving process, according to Pete Pannes, chief sales officer of National MI.

"National MI offers its customers the ability to efficiently order private mortgage insurance through Ellie Mae's Encompass solution," Pannes said. "The integration streamlines the process for our customers who use Encompass as their loan origination system by allowing them to order National MI mortgage insurance without having to leave the application. Additionally, the document upload and two-way document exchange feature give our customers a more efficient way to trade information in support of our delegated review process. Ellie Mae is a leading LOS provider in the country, and we believe this integration will be a benefit to our many mutual customers."

"Ordering mortgage insurance is a vital part of the mortgage process, as is providing seamless access throughout that process, which is why we are pleased to offer our clients the ability to order National MI's products efficiently and securely in Encompass," said Joe Tyrrell, Ellie Mae senior vice president of client management and business development.

"The integration between Ellie Mae's Encompass and National MI is good news for us," said Candice Nicodin, senior vice president of the Bank of South Carolina. "This allows us to order National MI directly within Encompass, rather than using multiple systems, which simplifies our origination process."

Through its signature product, National MI SafeGuardSM, National MI is currently the only private mortgage insurer to provide lenders with rescission relief on every loan after 12 months of timely payments, for both delegated and non-delegated loans.

About National MI

National Mortgage Insurance Corporation (National MI), a subsidiary of NMI Holdings, Inc. (NASDAQ: NMIH), is a U.S.-based, private mortgage insurance company enabling low down payment borrowers to realize home ownership while protecting lenders and investors against losses related to a borrower's default. To learn more, please visit www.nationalmi.com

About Ellie Mae

Ellie Mae, Inc. (NYSE: ELLI) is a leading provider of on-demand automation solutions for the mortgage industry. The company offers an end-to-end solution, delivered using a Software-as-a-Service model that serves as the core operating system for mortgage originators and spans customer relationship management, loan origination and business management. The company also hosts the Ellie Mae NetworkTM that allows Encompass users to electronically conduct business transactions with the lenders and settlement service providers they work with to process and fund loans. Ellie Mae's offerings include the Encompass, Encompass360® and DataTrac® mortgage management software systems. Ellie Mae was founded in 1997 and is based in Pleasanton, California. To learn more about Ellie Mae, visit www.EllieMae.com or call 877.355.4362.

Cautionary Note Regarding Forward-Looking Statements

Certain statements contained in this press release may constitute forward-looking statements within the meaning of Section 27A of the Securities Act of 1933, as amended (the "Securities Act"), Section 21E of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), and the U.S. Private Securities Litigation Reform Act of 1995. Any statements about our

expectations, beliefs, plans, predictions, forecasts, objectives, assumptions or future events or performance are not historical facts and may be forward-looking. These statements are often, but not always, made through the use of words or phrases such as "anticipate," "believes," "can," "could," "may," "predicts," "potential," "should," "will," "estimate," "plans," "projects," "continuing," "ongoing," "expects," "intends" and similar words or phrases. All forward-looking statements are only predictions and involve estimates, known and unknown risks, assumptions and uncertainties that could cause actual results to differ materially from those expressed in them. Many risks and uncertainties are inherent in our industry and markets. Others are more specific to our business and operations. These risks and uncertainties include, but are not limited to, those set forth under the heading "Risk Factors" in our most recent Registration Statement on Form S-1, and described from time to time in subsequent reports, filed with the U.S. Securities and Exchange Commission, including in our Annual Report on Form 10-K for the year ended December 31, 2013, which was filed on March 12, 2014. Any or all of our forward-looking statements in this press release may turn out to be inaccurate. Consequently, our actual results could differ materially from those anticipated in such forward-looking statements contained in this press release. Any forward-looking statement speaks only as of the date on which it is made and we undertake no obligation to update or revise any forward-looking statement to reflect events or circumstances after the date on which the statement is made or to reflect the occurrence of unanticipated events except as required by law.

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