INNOVATIVE TECHNOLOGY • COMPREHENSIVE DATA • AGILE ANALYTICS

As a premier provider of innovative, high-performance software, data and analytics for mortgage and home equity lending and servicing, **Black Knight, Inc.** is transforming the mortgage industry by offering solutions including the following:
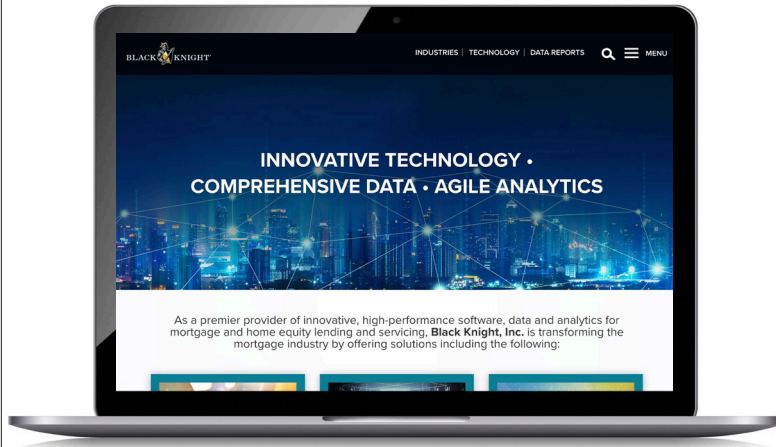
Black Knight

➔ KEY PERSONNEL

Joe Nackashi
President, Black Knight

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President, Black Knight Origination Technologies

➔ CONTACT INFORMATION

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➔ END-USER CATEGORIES

Originations
Lenders

➔ COMPANY DESCRIPTION

Black Knight, Inc. (NYSE:BKI) is a premier provider of innovative, high-performance technology, data, and analytics for first mortgages and home equity products. The company's innovative and integrated solutions deliver advanced capabilities, functionality, and support to help increase processing efficiencies, lower operational costs, and improve the homebuying experience for borrowers.

➔ BUSINESS LINES, SERVICES & PRODUCTS

Black Knight's Empower® loan origination system (LOS) is built to help lenders of all sizes originate loans with superior efficiencies. With its integrated web APIs, task-driven, exception-based processing, and process automation, Empower can help lenders increase efficiency and speed, lower operational costs, and find opportunities to grow their customer base.

Loan officers and borrowers both benefit from advanced features that enhance the user experience. The Empower software's integrated point of sale and loan officer solutions are self-service, responsive web-based solutions built for a seamless prequalification based on the lender's configurations and application process that can be accessed on-the-go. The tight integration with the LOS also means there's only one data source for the entire process, thereby reducing complexities and avoiding the need for multiple connection points.

From point of sale through processing, underwriting, closing and post-close, Empower provides seamless access to the services needed to complete tasks with many of its integrations able to run behind the scenes. This "lights-out" processing and exception-based workflow increases productivity and accelerates cycle times by simplifying the steps involved. The system uses advanced process automation to perform numerous tasks that streamline manual, repetitive steps and can be used to read, comprehend, and draw conclusions based on lender-configured document or data content. All these actions create processing efficiencies, improving turnaround times and reducing the overall cost per loan. Its intelligent, end-to-end automation stretches across the origination lifecycle to help reduce manual tasks and enhance data consistency. With exception-based workflows, Empower systematically monitors the loan data for any inconsistencies and notifies the staff when manual reviews are needed. Additionally, lender-configurable, loan-level state and federal compliance testing can be embedded directly in the LOS workflow assisting lenders with addressing their compliance requirements.

Empower integrates with several of Black Knight's innovative data and analytics solutions, as well as the industry-leading MSP® servicing system for straight-through processing. Scalability of the LOS gives lenders a chance to grow while avoiding the need to switch platforms or constantly change staffing. Empower can support monthly originations from 100 to 100,000 or more—capable of serving lenders of any size.

Black Knight also offers a rapid implementation option so mid-sized lenders can start leveraging the powerful Empower LOS in months. With reduced implementation timelines, costs and complexity, lenders can gain the benefits of Black Knight's powerful, modern and integrated system more quickly and easily. This unique deployment strategy can help regional banks, credit unions, and independent mortgage bankers implement new technology initially configured based on industry requirements and common practices.

➔ COMPETITIVE ADVANTAGE

Black Knight's respected reputation for innovative solutions, integrated capabilities, and institutional trust have established the company as a leader in the financial technology industry. Empower stands apart in the loan origination software space as a single-platform solution that includes advanced machine-learning technology, digital point of sale, integrated real estate fees, tax and flood data, comprehensive PPE engine, digital closing, and actionable intelligence which together dramatically increase efficiencies and reduce the cost per closed loan. With the Empower system's rapid implementation solution, mid-sized lenders receive a pre-configured set of capabilities that are based on industry requirements and common practices specific to the mid-tier market within a few short months.

➔ ADDED VALUE TO CLIENTS

Black Knight is a leader in the mortgage technology industry, and through years of exceptional client service has proven its commitment to investing in technology and enhancing solutions that meet lender and industry requirements, while reducing costs, maximizing business opportunities, and optimizing efficiencies. In addition to a proven platform with the latest technology, implementing a Black Knight solution comes with professional support. A team of highly skilled and dedicated professionals is assigned to each client to support full utilization of the solution.

➔ KEYS TO SUCCESS

Black Knight has an accomplished history of delivering powerful, innovative solutions designed to meet the mortgage industry's evolving needs. By investing significantly in its technology and fostering collaborative relationships with clients, Black Knight has developed scalable, leading-edge products, while earning the trust of financial institutions of all sizes.

USRES

KEY PERSONNEL

Keith Guenther
Founder/CEO

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COMPANY DESCRIPTION

Founded in 1992, USRES provides an impressive range of financial support services for the purpose of providing valuation, acquisition, and disposition services to the real estate industry. With a focus on workflow transparency and stellar customer service, USRES utilizes RES.NET, an AICPA SOC Certified, SaaS technology platform, for the management and processing of valuations services.

USRES' expansive list of origination valuation products have provided the mortgage banking and private lending industry great solutions for retail purchases, refinances, fix and flip transactions, and bulk acquisitions.

END-USER CATEGORIES

Lender/Servicer
Investor
Non-bank Lender
Appraiser
Service Provider

SERVICE OFFERINGS:

As a nationally licensed AMC, USRES leverages integrations with loan origination products and several leading QC tools, to provide timely and accurate valuation products:

Origination appraisals
Whether a residential purchase or refinance, USRES leverages its 28 years' experience to engage its robust appraiser panel and team of in-house specialists to complete origination appraisals with a focus on exceeding timelines and providing highly accurate valuations.

Hybrid- Automated Valuation products
Inspections and hybrid products have gained momentum due the increased availability of the necessary data and their effect on managing costs and overall risk. USRES offers inspection products, several AVM solutions,

and more to fulfill any investor requirements or auditing concerns.

ARV appraisals
As-repaired value appraisals are a capstone in the private lending and hard money sector and USRES proudly employs a specialized-section of their appraiser panel that has hands on experience with this niche valuation product to deliver as-repaired values with an emphasis on accuracy.

KEY FEATURES/BENEFITS

Subject Matter Experts
Every origination order is carefully assigned by our team of in-house assignors that receive USPAP and regulatory training to ensure compliance and operational excellence. Once the appraisal is submitted, USRES's team of auditors is comprised of licensed appraisers to ensure the best QC and dispute resolution measures are taken on every order.

Experienced Provider
Twenty-eight years in the valuation industry has resulted in having the best and most engaged appraiser panel in the business. While it is true that the number of appraisers in the country is finite, USRES knows how to motivate, vet, and engage appraisers that each have comprehensive knowledge of their local market.

Customer Service
Communication and a commitment to customer service are cultural milestones within the USRES organization as we believe that lasting relationships are established with an emphasis on trust and integrity. Upon boarding, clients get a dedicated account executive with 24/7 access to order information. Our in-house call center provides technical support for appraisers with a 98% first call resolution rate.

Systems and Integrations
USRES uses the RES.NET valuations portal for the order, tracking, and delivery of appraisal orders. Having direct access and input to their technology tools ensure that operational and client directed requirements are adhered to within a timely manner. Additionally, USRES leverages a litany of other cutting edge tools:

- Order Delivery: Mercury Network, FNC, Appraisal Scope, and Real EC
- Audit & Data Analytics: Platinum, Collateral Analytics, EAD portal, and UCDP
- Loan Origination: Lending QB, Ellie Mae, Encompass, and Black Knight

COMPETITIVE ADVANTAGE

USRES possesses a distingue blend of technology and personal oversight. Together with its seasoned staff and the confidence in their exceptional vendor panel, the aid of third party tools, the company is able to perform comprehensive QC reviews on every valuation with matchless quality. Through the proprietary use of RES.NET's Valuation Portal, the company is able to confidently monitor performance, run grades and reports, and analyze each provider to ensure the best candidate is engaged and available to perform quality and timely work.

TESTIMONIAL

"When looking for a strong provider of valuation services, USRES was an easy choice due to its dominance in the market for more than 25 years. USRES does not defer us to an automated call center, we always have access to their audit and managements teams and receive fast responses to any needs or request we have."

—CEO, USRES Originations Client