



Press Release

For more information:

Michelle Kersch
Black Knight, Inc.
904.854.5043
michelle.kersch@bkfs.com

Mitch Cohen
Black Knight, Inc.
704.890.8158
mitch.cohen@bkfs.com

Washington Trust Bank Goes Live on Empower, Black Knight's Comprehensive Loan Origination System *Northwest's Oldest Commercial Bank Leveraged the Empower Now! Implementation Model for Quicker, More Cost-Efficient Deployment*

JACKSONVILLE, Fla. – March 19, 2019 – [Black Knight, Inc.](#) (NYSE:BKI), a leading provider of integrated software, data and analytics to the mortgage and real estate industries, announced today that [Washington Trust Bank](#), the oldest and largest privately held commercial bank in the Northwest, went live on Empower, Black Knight's loan origination system (LOS). Washington Trust Bank leveraged the Empower Now! implementation model – a quicker and more cost-effective deployment approach designed specifically for mid-tier financial institutions.

“Washington Trust Bank is now using Empower to support our organization's growth strategy,” said Shane Patnoi, vice president of consumer lending for Washington Trust Bank. “Replacing our legacy technology with Black Knight's system will provide advanced functionality, system scalability and flexible configuration to increase the effectiveness of our expanding lending efforts.”

The Empower Now! implementation model gives lenders a base set of capabilities from Empower, which have been pre-configured based on the industry's most common lending practices. Lenders can then add functionality and additional components, enabling them to remain on the same LOS as their business grows, and to adjust system parameters to meet their specific compliance needs.

Empower is a comprehensive LOS used by many of the nation's top lenders to electronically capture, process, underwrite and close loans in support of their retail, wholesale, consumer direct, correspondent and home equity channels. Empower also provides Web APIs for easy access to data and documents, which are needed to provide consumers with a digital user experience. By selecting the Empower Now! model, lenders such as Washington Trust Bank receive the same Empower

functionality and integrations, but the system can be implemented in a reduced timeline and at a lower cost.

“We are pleased to support Washington Trust Bank with advanced origination capabilities that will scale as the bank’s loan volume increases,” said Rich Gagliano, president, Black Knight Origination Technologies. “With an accelerated implementation timeline and a cost structure that aligns with mid-market lenders’ needs, Washington Trust Bank will be able to quickly and cost-effectively take advantage of Empower’s ability to help the bank’s customers buy new homes and refinance existing mortgages.”

About Washington Trust Bank

Washington Trust Bank, the largest independently-owned full-service commercial bank in the Northwest, has served personal, private, commercial and wealth management clients throughout the region since 1902. A wholly owned subsidiary of W.T.B. Financial Corporation, Washington Trust Bank has assets exceeding \$6 billion and currently has 42 branches and offices in Idaho, Oregon, and Washington.

About Black Knight

Black Knight (NYSE:BKI) is a leading provider of integrated software, data and analytics solutions that facilitate and automate many of the business processes across the homeownership life cycle.

As a leading fintech, Black Knight is committed to being a premier business partner that clients rely on to achieve their strategic goals, realize greater success and better serve their customers by delivering best-in-class software, services and insights with a relentless commitment to excellence, innovation, integrity and leadership. For more information on Black Knight, please visit www.blackknightinc.com.

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