



Press Release

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Fidelity Bank to Implement Black Knight's Suite of Origination and Servicing Solutions

Will Use the Empower Loan Origination System, MSP Servicing System, Servicing Digital App and the Actionable Intelligence Platform

- Black Knight's suite of origination and servicing solutions will help Fidelity Bank manage its expanding volumes, improve operational efficiencies and support compliance efforts
- Fidelity Bank will use both of Black Knight's core mortgage platforms, the Empower loan origination system and the MSP servicing system.
- The bank will also use the Servicing Digital mobile app to enhance the customer experience and strengthen retention efforts
- Servicing Digital will give Fidelity Bank customers insight into estimated home values, recent sales in their neighborhoods, opportunities for maximizing equity and refinancing options
- Black Knight's Actionable Intelligence Platform will deliver decision-quality intelligence across Fidelity Bank's servicing portfolio
- By implementing multiple Black Knight solutions across the enterprise, Fidelity Bank will benefit from a tightly integrated end-to-end mortgage loan process

JACKSONVILLE, Fla. – July 30, 2019 – [Black Knight, Inc.](#) (NYSE:BKI) announced today that [Fidelity Bank](#) will implement Black Knight's suite of origination and servicing solutions – including the Empower loan origination system (LOS), MSP loan servicing system – as well as its default suite, including Bankruptcy, Foreclosure, Loss Mitigation and Invoicing solutions. Together, these products will help Fidelity Bank service its growing mortgage portfolio by improving efficiency and risk management. Additionally, the bank will use the Black Knight Actionable Intelligence Platform (AIP) to proactively monitor and manage its servicing portfolio through the use of targeted, strategic analytics. Fidelity Bank will also use Servicing Digital, a powerful, interactive mobile tool to provide detailed, timely and highly personalized loan information to the bank's mortgage customers about the value of their homes and how much wealth can be built from these real estate assets.

“Fidelity Bank is committed to leveraging the optimal mix of technology and personal service to empower our customers seeking to achieve the dream of homeownership,” said Shane Stuhlsatz, senior

vice president and director of technology innovation at Fidelity Bank. “Leveraging a range of premier Black Knight solutions across the mortgage life cycle will not only enhance the customer experience, but will also help us improve operational efficiency, mitigate risk and strengthen retention.”

Empower supports retail, consumer direct, wholesale, home equity and correspondent lending channels, and delivers the functionality to electronically capture and process data for every facet of the loan origination process. MSP is a single, comprehensive system used by financial institutions to service over 35 million active loans – more than any other in the mortgage industry. The scalable system, which helps clients manage all servicing processes – from payment processing to escrow administration, customer service, default management and more – can accommodate virtually any size portfolio, and includes award-winning client support services. Both Empower and MSP can support first mortgages and home equity loans and lines of credit on the same platform.

The Black Knight AIP delivers strategic, proactive and actionable analytics to the right people within an organization at the right time, to advise them on the right actions to initiate next. Fidelity Bank will use AIP’s servicing collection, which helps servicers proactively monitor and manage operations through the use of key performance metrics. The bank will also use AIP Lien Alert, which delivers instant notifications about key lien-related indicators – such as bankruptcies, tax delinquencies or foreclosure/default activity – on loans in a servicer’s portfolio. To better understand how its portfolio is performing, Fidelity Bank will leverage Black Knight’s McDash standard reports. McDash offers the deepest, broadest mortgage dataset in the market, including a majority of the active mortgage universe and historical data on 180 million first liens and more than 20 million home equity loans.

Fidelity Bank is also implementing Empower, Black Knight’s comprehensive loan origination system and the company’s Exchange technology, which offers a broad range of products and services needed to originate and service loans. As a Black Knight enterprise client deploying multiple Black Knight solutions to support originations through servicing, portfolio management and default, the bank will benefit from a tightly integrated end-to-end mortgage process.

“By choosing trusted, proven and innovative products from Black Knight, Fidelity Bank is demonstrating its unrelenting pursuit to be the best financial institution in the heartland,” said Black Knight President Joe Nackashi. “We are ready to show how the power of these integrated, transformative solutions across the enterprise can help Fidelity Bank find growth opportunities, improve operational efficiencies, reduce risk and increase customer engagement.”

About Fidelity Bank

Fidelity Bank is a fourth-generation, family-owned financial institution based in Wichita, Kansas. The forerunner of Fidelity Bank – The Fidelity Investment Company – opened its doors for business in in 1905 as a mortgage lender and has since grown to become a \$2.3 billion full-service bank employing 485

people across 20 offices in the Wichita, Oklahoma City and Kansas City metro areas. Visit fidelitybank.com for more information.

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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