



Press Release

Guardian Mortgage to Use Black Knight's Suite of Best-in-Class Mortgage Servicing and Default Solutions *Industry-Leading Technology to Drive More Enhanced, Efficient Operations*

- Guardian Mortgage will leverage Black Knight's suite of best-in-class servicing and default technologies to support its expanding operations
- Black Knight's MSP system supports loan portfolios of any size and automates all areas of loan servicing – from loan boarding to disposition
- In addition to the industry-leading MSP servicing system, Guardian Mortgage will also use Black Knight's consumer-facing Servicing Digital solution and the Actionable Intelligence Platform to provide greater visibility and insight into its operations
- Guardian Mortgage will also implement Black Knight's default solutions, including Loss Mitigation, Foreclosure, Bankruptcy and Invoicing
- Together, these integrated solutions will provide comprehensive, end-to-end support for Guardian Mortgage's loan servicing operation

JACKSONVILLE, Fla. – Jan. 21, 2021 – [Black Knight, Inc.](#) (NYSE:BKI) announced that [Guardian Mortgage](#), a division of Sunflower Bank, N.A., has signed an agreement to use Black Knight's suite of best-in-class servicing and default solutions to enhance its operations and support its growing business. The suite includes use of MSP, Black Knight's industry-leading servicing system, as well as its consumer-facing Servicing Digital solution, the Actionable Intelligence Platform, Order Exchange, Lien Alert and default capabilities for loss mitigation, foreclosure, bankruptcy and invoicing.

“We needed a servicing system that can easily scale to accommodate our expanding business and includes integrated, advanced capabilities to improve operational efficiency, provide increased insight and strengthen our customer relationships,” said Mischelle Weaver, President of Guardian Mortgage. “The MSP system will provide just what we need, and we look forward to benefiting from Black Knight's fully integrated set of solutions to help us expand our operations and support our growth strategy.”

MSP is an industry-leading software system that has the power to transform servicing operations and customer service processes through its comprehensive functionality, scalability, continuous regulatory updates and secure

integrations. By supporting first mortgages and home equity portfolios on a single system, MSP provides significant advantages, including an enhanced customer experience, improved compliance, minimized risk and reduced operating costs. MSP, which is currently used to service approximately 36 million active loans, can support all size loan portfolios and automates all areas of loan servicing – from loan boarding to disposition.

Guardian Mortgage will also use Black Knight's Servicing Digital solution, which enables homeowners to easily perform tasks and view information related to their mortgages through a simple, user-friendly interface, while providing a platform for continual engagement between servicers and their customers. The innovative, customer-centric mobile solution delivers useful information specific to an individual's mortgage, property and local housing market. Those details are provided by accessing the servicer's data through Black Knight's comprehensive, end-to-end MSP system, as well as the company's industry-leading property records database, advanced analytics and automated valuation models.

Additionally, Guardian Mortgage will use several of Black Knight's data and analytics solutions, including its Actionable Intelligence Platform (AIP), a unified data delivery framework that combines Black Knight's extensive data assets, patented big data ecosystem and enterprise business intelligence capabilities into a single solution. Guardian Mortgage will leverage Black Knight's Lien Alert, a unique, automated solution that monitors loan portfolios and provides alerts on critical risk indicators that could impact a servicer's business, such as foreclosure/default activity, ownership changes, new loans recorded, ARM resets and more. Guardian Mortgage will also contribute to Black Knight's McDash, the industry's deepest, broadest, servicer-contributed, loan-level data on the mortgage market, with more than 200 million mortgage and home equity loans across the credit spectrum, spanning 30 years.

Guardian Mortgage is implementing Black Knight's suite of default solutions, which includes capabilities for loss mitigation, foreclosure, bankruptcy and invoicing. Black Knight's Loss Mitigation solution provides servicers with full functionality to support industry-standard retention and liquidation workouts, while the Foreclosure, Bankruptcy and Invoicing solutions further streamline default processes. All of these default technologies are seamlessly integrated with the MSP system.

“By choosing our MSP platform and integrated servicing and default solutions, Guardian Mortgage's servicing operations will be enhanced by the industry's most advanced technologies, will benefit from our ongoing, significant solution investments and will be backed by our knowledgeable and dedicated Client Support team,” said Joe Nackashi, president of Black Knight. “Using multiple Black Knight solutions across servicing and default will help Guardian Mortgage drive innovation and excellence through integration for increased success.”

About Guardian Mortgage, a division of Sunflower Bank, N.A.

Operating as Sunflower Bank, First National 1870 and Guardian Mortgage, Sunflower Bank, N.A. provides financial solutions to the individual communities it serves. With approximately \$5 billion in assets as of September 30, 2020, headquarters in Denver, bank locations in six states, and mortgage capabilities in more than 40 states, Sunflower Bank, N.A. provides a full range of relationship-focused services to meet personal, business and wealth management financial objectives. Member FDIC. Equal Housing Lender. First National 1870 and Guardian Mortgage are divisions of Sunflower Bank, N.A.

To learn more visit SunflowerBank.com, FirstNational1870.com or GuardianMortgageOnline.com.

About Black Knight

Black Knight, Inc. (NYSE:BKI) is an award-winning software, data and analytics company that drives innovation in the mortgage lending and servicing and real estate industries, as well as the capital and secondary markets. Businesses leverage our robust, integrated solutions across the entire homeownership life cycle to help retain existing customers, gain new customers, mitigate risk and operate more effectively.

Our clients rely on our proven, comprehensive, scalable products and our unwavering commitment to delivering superior client support to achieve their strategic goals and better serve their customers. For more information on Black Knight, please visit www.blackknightinc.com.

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

SOURCE: BLACK KNIGHT, INC.

###