



Press Release

Flat Branch Home Loans Moves to Black Knight's Integrated Suite of Servicing Solutions to Support Both First Mortgages and Home Equity Products

- Flat Branch Home Loans will use Black Knight's suite of solutions, including the best-in-class MSP servicing system, to support its business growth with more innovative capabilities
- The Black Knight Servicing Digital solution will allow Flat Branch Home Loans to increase engagement with its customers by providing ongoing, detailed information about their loans and homes and tools to help manage their housing wealth
- The agreement also includes Black Knight's Loss Mitigation solution to support the management of non-performing loans and the Actionable Intelligence Platform for actionable analytics that help drive revenue and operational efficiencies
- The MSP system is used to service approximately 36 million active loans and supports both first mortgages and home equity products on one unified system

JACKSONVILLE, Fla. – Feb. 2, 2021 – [Black Knight, Inc.](#) (NYSE:BKI) announced that [Flat Branch Home Loans](#) has signed an agreement to implement several of Black Knight's innovative servicing solutions, including its premier [MSP loan servicing system](#). Flat Branch Home Loans will also use Black Knight's new [Servicing Digital](#) solution, an interactive mobile application that will deliver detailed, timely and highly personalized loan information to Flat Branch Home Loans' customers about the value of their homes and how much wealth can be built from these real estate assets.

"Moving to Black Knight's suite of solutions will provide us with the advanced technology we need to scale our operations as our business continues to grow," said Karen Kreutziger, Chief Executive Officer at Flat Branch Home Loans. "The MSP platform will allow our team to automate more tasks and help us better track compliance requirements as we expand our servicing operations, while its digital solution will help us enhance our customers' experience."

The MSP system is a comprehensive, end-to-end platform that encompasses all aspects of servicing – from loan boarding to default – for first mortgages and home equity loans and lines of credit. Used to service approximately 36 million active loans, the MSP system helps servicers increase operational efficiency, reduce operating costs and improve risk mitigation.

As part of the implementation, Flat Branch Home Loans will use Black Knight's Loss Mitigation solution, delivering full functionality to support industry-standard retention and liquidation workouts; and the Actionable Intelligence Platform (AIP) to provide proactive analytics that will benefit its servicing operation. The AIP delivers

actionable analytics to the right people across an organization at the right time, so they know which action to take next. These analytics can help Flat Branch Home Loans generate more revenue, improve productivity and support compliance requirements.

“Black Knight is proud that Flat Branch Home Loans has chosen to move to our integrated and innovative servicing solutions to help its growing business,” said Black Knight President Joe Nackashi. “We continue to invest in our extensive solutions to offer the advanced capabilities our clients need to deliver a premier consumer experience, streamline operations and reduce risk.”

About Flat Branch Home Loans

Flat Branch Home Loans operates with a mission of providing mortgages throughout the Midwest with unparalleled service and expertise. Our experienced staff is dedicated to helping you find the right mortgage loan while educating you on the homebuying process. We offer a variety of mortgage loans including government backed programs and down payment assistance, as well as Flat Branch exclusive products like our Community Champions program. With an emphasis on education and ease, we strive to help find the right mortgage for your situation.

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.

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