

**Black Knight Announces the Availability of Extensive, Highly Predictive Rate Lock Data Within its Rapid Analytics Platform**

*Data can be leveraged for a variety of critical use cases, including modeling, forecasting and benchmarking*

- The Rapid Analytics Platform (RAP) is a cloud-based enterprise data and analytics solution where users can immediately source data, execute queries, create advanced analytics and train machine-learning models
- Clients using RAP can now subscribe to have direct access to Black Knight's Optimal Blue PPE daily rate lock data, the mortgage industry's earliest and most representative measure of lending activity
- Rate lock data can be used for benchmarking and predictive forecasting, and to enhance prepayment, valuation and risk management models
- Daily rate lock data gives RAP users visibility into short-term prepayment trends and more timely, accurate insights into refinance incentive
- Can be used alongside or in conjunction with RAP's other rich, diverse data sets – including Black Knight's industry-leading, primary-sourced, loan-level mortgage performance data

JACKSONVILLE, Fla. – Feb. 11, 2021 – Today, [Black Knight, Inc.](#) (NYSE:BKI), an award-winning software, data and analytics company driving innovation in the mortgage and real estate industries, announced that its extensive, highly predictive Optimal Blue PPE mortgage rate lock data is now available within the company's Rapid Analytics Platform (RAP). Clients using RAP can now subscribe to have direct access to the earliest and most comprehensive source of rate lock information in the industry and can leverage this data for a variety of critical use cases.

RAP is a unique, cloud-based enterprise data and analytics solution that allows users to directly access Black Knight's marketplace of comprehensive, diverse data assets and analytics within a single, user-friendly platform. Within RAP, users can source data, execute queries, create advanced analytics and train machine-learning models to gain valuable insights.

With the newly added rate lock data, capital and secondary market professionals and servicing portfolio managers can leverage RAP for benchmarking and predictive forecasting, and to enhance prepayment, valuation, and risk management models. The data, which delivers key transaction variables 60-90 days before loan closing information is otherwise available, provides visibility into short-term prepayment trends and more timely, accurate insights into refinance incentive.

“RAP was already one of the most powerful and insightful data solutions available for the mortgage finance and real estate sectors,” said Ben Graboske, president of Black Knight Data & Analytics. “RAP is a unique and invaluable tool to users, who can access Black Knight’s entire data ecosystem, merge that data with virtually any other source, and apply advanced analytics capabilities. The addition of our daily Optimal Blue rate lock data to RAP’s offerings creates a slew of new opportunities for even more timely views of the market.”

The rate lock data also offers RAP users unparalleled visibility into origination volume trends, borrower demographics and loan pricing across all geographies. For even greater insights, the rate lock data can be used in conjunction with the other rich, comprehensive data sets in RAP, including Black Knight’s servicer-contributed mortgage-performance information. This loan-level data covers nearly 70% of the market, spanning the full spectrum of agency, non-agency and portfolio mortgages, and also provides critical forbearance, payment and delinquency data that is updated daily.

“The addition of Optimal Blue rate lock data to RAP further enhances our clients’ ability to benefit from Black Knight’s diverse data assets,” said Scott Happ, president, Black Knight Secondary Market Technologies. “Daily rate lock data provides the closest thing we have to a real-time view of the origination market. Now, with access to that sort of granular rate lock data, RAP users also get an advanced look at prepayment potential, especially critical to holders of mortgage-backed securities or mortgage servicing rights.”

### **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](http://www.blackknightinc.com)

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