

Press Release

West Gate Bank Signs Multi-Year Renewal for Black Knight's MSP Servicing System, Adds Other Innovative Servicing Solutions to Enhance its Operations

- West Gate Bank, a family-owned bank and member of the Independent Community Bankers of America,
 has renewed its agreement with Black Knight to use the industry-leading MSP servicing platform
- West Gate Bank will also implement a comprehensive suite of innovative servicing solutions from Black Knight, including Customer Service and Servicing Digital
- West Gate Bank has been a valued Black Knight client since 2013
- MSP is a comprehensive, end-to-end loan servicing system that encompasses all aspects of servicing, from loan boarding to default

JACKSONVILLE, Fla. – April 20, 2021 – Today, <u>Black Knight, Inc.</u> (NYSE:BKI) announced that <u>West Gate Bank</u>, a family-owned, community bank based in Lincoln, Neb., has signed a multi-year contract renewal to use Black Knight's industry-leading MSP loan servicing system, which supports first mortgages and home equity products on a single platform. West Gate Bank, an active member of the Independent Community Bankers of America, will continue to use MSP to deliver high-quality customer experiences to the communities it serves, support regulatory requirements, and manage payment processing, escrow administration, default management and more. In addition, West Gate Bank will implement a suite of innovative servicing products from Black Knight to further support its servicing operations, including the Customer Service and Servicing Digital solutions, as well as the Foreclosure and Bankruptcy offerings.

"Even though we have been an MSP client for several years, we did our research to make sure we were using the best platform on the market, one that would support our current needs and future success," said Carl Sjulin, chairman, president and CEO of West Gate Bank. "Through this extensive due diligence, we confirmed that Black Knight absolutely delivers the best, most innovative products on the market that will help us stay compliant. Small community banks like West Gate Bank service local loans in a heavily regulated environment. We need a platform that will help ensure we continue to meet all regulatory requirements and fulfill our outstanding customer service model. Black Knight delivers that platform."

MSP is a complete, scalable, end-to-end system used by mortgage servicers of all sizes to manage their servicing processes, including loan setup and maintenance, escrow administration, investor reporting, regulatory requirements and more. MSP helps servicers increase efficiency, reduce operating costs and improve risk mitigation for approximately 36 million active loans currently serviced on the system.

Fully integrated with MSP, the Customer Service solution delivers a holistic view of borrowers and their loans, enabling customer service representatives to efficiently address customer concerns quickly. With the Customer Service solution, representatives can easily view a wide array of information, including an overview of the customer's loan, a snapshot of the last 30 days and the next 90 days of key activities on the loan, pending payments, escrow information and waiver eligibility. Representatives can also tag customer interactions based on the topic of the conversation, creating searchable threads linked to the account. Conversation threads can be accessed by multiple employees, and representatives can gauge customer sentiment at the beginning and end of the call. That information can be logged in the thread, helping with follow-up efforts and retention.

Black Knight's Servicing Digital solution 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 solution delivers useful information specific to an individual's mortgage, property and local housing market by accessing data through the MSP system, as well as the company's industry-leading property records database, advanced analytics and automated valuation models. West Gate Bank will take advantage of both the native mobile app and responsive web design versions of the solution. Additionally, by pairing Servicing Digital with Customer Service, West Gate Bank employees will be able to view what borrowers are seeing on their mobile device when they call, facilitating a more productive and enriching conversation.

West Gate Bank will also implement Foreclosure and Bankruptcy, two solutions from Black Knight's default servicing suite. Foreclosure helps servicers efficiently manage loans throughout the foreclosure process, while Bankruptcy helps reduce manual processing and compliance requirements associated with bankruptcy handling. Both solutions integrate with the MSP servicing system to support nonperforming loans and help servicers reduce cycle times, decrease operating costs and improve efficiencies.

"It's a pleasure to continue serving West Gate Bank's needs, and to have the opportunity to offer new solutions as they evolve," said Black Knight President Joe Nackashi. "West Gate's success with the MSP

servicing system is a testament to the platform's scalability and capacity to expertly meet the requirements of all sizes of servicing portfolios."

About West Gate Bank

West Gate Bank is a family-owned community bank with 10 locations in Lincoln and Omaha. West Gate Bank is large enough to serve all your personal or commercial banking needs yet small enough to provide the outstanding personal service that only a community bank can deliver. At West Gate Bank, our interest is you! Visit westgate.bank for more information.

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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