



Press Release

Amerant Mortgage, LLC, a Subsidiary of Amerant Bank, N.A., to Implement Black Knight's Trusted Empower Loan Origination System and Suite of Origination Solutions for More Efficient Mortgage Operations *Lights-Out Processing Saves Time and Reduces Cost on Each Loan*

- Amerant Mortgage, LLC (Amerant Mortgage) will use Empower to support its retail and wholesale lending channels to electronically originate, process and close loans on a single platform
- In addition to Empower, Amerant Mortgage will also use Black Knight's point of sale solution, artificial intelligence, compliance testing, fee service, property tax data and Product Pricing and Eligibility (PPE) engine, which are integrated with Empower
- Through Black Knight's rapid implementation model of Empower, Amerant Mortgage will be able to deploy the loan origination system (LOS) in a short period of time, enabling them to quickly boost operational efficiency and reduce costs

JACKSONVILLE, Fla. – April 27, 2021 – Today, [Black Knight, Inc.](#) (NYSE:BKI) announced that Amerant Mortgage, a subsidiary of [Amerant Bank](#), the second largest community bank headquartered in Florida, with banking centers and loan production offices in Florida, Texas and New York, has agreed to use Black Knight's comprehensive Empower LOS and innovative suite of origination solutions to further strengthen and enhance its operations. To harness the benefits in a matter of months, Amerant Mortgage will use the Empower rapid implementation model, which is ideal for mid-sized lenders.

"Black Knight stands out as a leader in the industry for its innovative and proven technology solutions," said Tony Eelman, Executive Vice President and Chief Strategy Officer, Amerant Mortgage. "Leveraging Black Knight's one-of-a-kind loan origination system and its suite of origination solutions will support our growing business and help deliver exceptional service to our customers at all stages of the mortgage origination process."

Amerant Mortgage will use the Empower LOS to electronically process loans for its retail and correspondent channels on a single platform. Empower's advanced capabilities are designed to automate processing of certain tasks based on the lender's configuration with minimal human intervention— often referred to as "lights-out processing." Empower actively monitors for key data changes – or lack of necessary changes – and triggers automated or manual tasks to be completed based

on lender-configurable logic, when appropriate, further mitigating risk and increasing data integrity. Amerant Mortgage will also use Black Knight's Seller Digital correspondent lending platform that helps lenders track commitment pipelines, manage conditions, and validate pricing to register, and lock Best Efforts loans and allocate Mandatory loans to commitments. Seller Digital is integrated with Empower.

Amerant Mortgage will also use several additional robust capabilities that are seamlessly integrated with Empower to further support processing efficiencies, including:

- A comprehensive, modern product, pricing and eligibility engine and a digital point-of-sale solution that enhances the mortgage application process for both borrowers and loan officers
- Black Knight's digital close solution – with eDelivery and eSigning capabilities – which continues to support that enhanced borrower experience through closing
- Machine-learning technology for document classification and indexing
- A leading fee service to help mitigate the risk associated with tolerance cures
- Robust property tax data
- Automated compliance validation testing
- An actionable intelligence solution that delivers instant access to information from multiple data sources to help forecast and monitor pipeline, productivity, cycle time and pull-through

“Empower's scalability and advanced functionality will support Amerant Mortgage's lending needs, while the added suite of origination solutions positions the organization to gain more efficient operations and deeper insight,” said Rich Gagliano, president, Black Knight Origination Technologies. “Black Knight is committed to investing in our technology and expanding our capabilities to offer our clients the most innovative solutions on the market.”

About Amerant

Amerant Mortgage, LLC is part of Amerant Bancorp Inc. Amerant Bancorp Inc. (NASDAQ: AMTB and AMTBB) is a bank holding company headquartered in Coral Gables, Florida since 1979. The Company operates through its subsidiaries, Amerant Bank, N.A. (the “Bank”), Amerant Investments, Inc., Elant Bank and Trust Ltd., and Amerant Mortgage, LLC. The Company provides individuals and businesses in the U.S., as well as select international clients, with deposit, credit and wealth management services. The Bank, which has operated for over 40 years, is the second largest community bank headquartered in Florida. The Bank operates 25 banking centers – 18 in South Florida and 7 in the Houston, Texas area, as well as a commercial real estate loan production office in New York City. For more information, please visit www.amerantbank.com or <https://investor.amerantbank.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 serving their customers. For more information on Black Knight, please visit [BlackKnightInc.com](https://www.blackknightinc.com).

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SOURCE: BLACK KNIGHT, INC.

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