



## Press Release

### **Black Knight's Early Warning Suite Monitors Origination Pipelines for Properties Potentially Impacted by Natural Disasters, Helping Lenders Mitigate Losses and Close with Confidence**

#### ***Identifies Natural Event or Pre-FEMA-Declared Disaster at the Property Address Level***

- Available via Black Knight's Actionable Intelligence Platform, the new Early Warning Suite protects lenders from potentially closing on loans for properties impacted by natural disasters
- Giving lenders notice that a property has been flagged as being in an area affected by a natural event – even prior to a FEMA emergency declaration – allows for better, more informed decision-making
- Fulfillment teams are given access to daily updated data to proactively manage pipeline loans and borrower communications
- For lenders in the Black Knight mortgage solution ecosystem, disaster data is written back into the Empower LOS, providing an automated solution to an otherwise manual process

JACKSONVILLE, Fla. – April 12, 2021 – Today, [Black Knight, Inc.](#) (NYSE:BKI) announced the launch of its new Early Warning Suite to help lenders identify and avoid closing on loans affected by natural disasters, while enhancing performance management capabilities and improving communications with borrowers. The first-of-its-kind solution is available via Black Knight's Actionable Intelligence Platform (AIP), which is seamlessly integrated with Empower, the company's innovative loan origination system (LOS).

"Our new Early Warning Suite helps lenders respond faster to the impact of natural disasters on loans in their pipelines by giving them actionable analytics that drive better, more informed decisions," said Rich Gagliano, president, Black Knight Origination Technologies. "The unique insights we deliver help prevent lenders from closing on loans for affected properties without further review, while at the same time helping build better relationships with borrowers by proactively letting them know where their loans stand."

Natural disasters can be devastating financially and create hardships for borrowers and lenders alike. The AIP Early Warning Suite helps protect a lender's origination pipeline from losses and costs by highlighting the potential impact of natural disasters. Analytics are delivered through AIP's pre-configured data visualizations, so lenders have the insight needed to proactively take action at the right time to keep the transaction on track.

By defining an event or a pre-FEMA-declared disaster at the property address level, lenders can postpone the closing on a loan that has been in the crosshairs of devastation until further review has been conducted. The ability to geocode and define boundaries of a disaster event as it moves or expands from day-to-day, as well as the ability to place a property address inside those boundaries, helps lenders stay ahead of federal disaster data. Additionally, loan officers can be proactive and improve the borrower experience by communicating next steps for the impacted loan, such as a reappraisal or an inspection, if necessary.

Any affected addresses in the disaster area are updated daily and compared with the lender's pipeline. If the lender is part of the Black Knight ecosystem, the disaster data is seamlessly written into the Empower LOS, so everyone working that loan at the lender has access to the same information.

"Lenders using the Early Warning Suite will benefit from cost savings by avoiding closing loans impacted by natural disasters," Gagliano continued. "And, when lenders' portfolios are linked with Empower, they will also further increase operational efficiency and be in a position to better serve their borrowers."

### **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](http://BlackKnightInc.com).

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SOURCE: BLACK KNIGHT, INC.

For more information:

Michelle Kersch  
904.854.5043  
[michelle.kersch@bkfs.com](mailto:michelle.kersch@bkfs.com)

Mitch Cohen  
704.890.8158  
[mitch.cohen@bkfs.com](mailto:mitch.cohen@bkfs.com)