



## Press Release

### **CUSO Home Lending to Use the Black Knight Empower Loan Origination Solution After Successful Implementation of the MSP Servicing System**

*CUSO will soon use Black Knight's end-to-end solutions to support its full mortgage business; digital capabilities will help enhance member retention*

- After successfully implementing Black Knight's suite of servicing solutions, including MSP, CUSO Home Lending signed a contract to use Empower, Black Knight's loan origination system, to support its mortgage business
- CUSO Home Lending is now leveraging several complementary servicing solutions fully integrated with MSP, including the consumer-facing Servicing Digital, the Actionable Intelligence Platform, and McDash industry reports to support growth, improve compliance and increase efficiency
- After implementing Empower, CUSO Home Lending will use Black Knight's full suite of core platforms to increase member retention and support its business

JACKSONVILLE, Fla. – May 5, 2021 – Today, [Black Knight, Inc.](#) (NYSE:BKI) announced that [CUSO Home Lending](#), a full-service mortgage company owned by Maine credit unions, has successfully completed its implementation of Black Knight's full suite of servicing solutions, which includes Black Knight's industry-leading MSP servicing platform. The company is now using Black Knight's servicing technologies to enhance operational efficiencies, improve compliance and support business growth.

Additionally, it has signed an agreement to implement Black Knight's Empower loan origination system (LOS) to support its mortgage lending business.

Empower is used to originate, process, underwrite and close loans on a single platform. The Empower system's advanced capabilities are designed to automate processing of many time-consuming tasks based on the lender's configuration without the need for constant human intervention – often referred to as "lights-out processing." The LOS actively monitors for key data changes or specific parameters that were selected by the lender – and triggers both automated and manual tasks to be completed based on configurable logic, when appropriate.

“We selected Black Knight’s servicing suite for its comprehensive functionality and scalability to meet our unique needs at CUSO,” said Lori Michaud, senior vice president and chief operating officer of CUSO Home Lending. “The implementation process was seamless, and we are excited to be working with Black Knight to implement Empower to support our originations business.”

MSP offers a robust and scalable, end-to-end loan servicing system that helps clients manage all servicing processes, including loan onboarding, cash management, investor reporting, loss mitigation and default. The system can accommodate virtually any size portfolio and is augmented by award-winning client support. Used to service approximately 36 million active first mortgages and home equity loans across the U.S. on one unified platform, MSP helps servicers increase operational efficiency, reduce operating costs and improve risk mitigation.

The Black Knight Servicing Digital solution, which is fully integrated with the MSP system, will be leveraged by CUSO Home Lending to enable homeowners to easily perform tasks and view information related to their mortgages from any mobile device through a simple, user-friendly interface. The innovative, member-centric solution delivers useful information specific to an individual's mortgage, property and local housing market by accessing data through MSP, as well as Black Knight’s industry-leading property records database, advanced analytics and automated valuation models. CUSO Home Lending is using both the responsive web and native app versions of Servicing Digital.

CUSO Home Lending is now using several servicing-focused data and analytics solutions from Black Knight, including the new Actionable Intelligence Platform (AIP). The AIP delivers strategic, proactive and actionable analytics to the right people across an organization at the right time, so they know which action to take next. Additionally, the company will leverage Black Knight’s McDash industry reports, which provide delinquency and prepayment overviews, roll rates, and state-level mortgage performance data. These reports are used to support benchmarking and analysis, portfolio management, strategy development and much more.

“We’re pleased to support CUSO Home Lending’s growth with the industry’s leading software systems,” said Black Knight President Joe Nackashi. “Our integrated and innovative solutions are now helping the company achieve greater efficiencies and provide a superior member experience, which will improve retention – a key concern in today’s hyper-competitive lending environment. Leveraging multiple Black

Knight technology solutions, digital capabilities, advanced business intelligence and robust data will help CUSO Home Lending expand its operations and better position itself to take advantage of additional competitive opportunities.”

### **About CUSO**

CUSO Home Lending is a licensed mortgage company owned by Maine credit unions. We have been originating and servicing mortgages since 1993. Our mission is to provide consumers—credit union members as well as non-members—with a full menu of competitively priced residential mortgage products with extraordinary courtesy and exceptional service. CUSO strives to provide a variety of loan programs for both low-income and first-time homebuyers, as well as for moderate- to higher income 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 serve their customers. For more information on Black Knight, please visit [www.blackknightinc.com](http://www.blackknightinc.com).

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