



## Press Release

### **Ross Mortgage Corporation to Implement Black Knight's Trusted Empower Loan Origination System and Suite of Advanced Origination Solutions**

*Industry-Leading Software Will Help Ross Mortgage Better Serve Borrowers and Support Its Growing Business Operations*

- The Empower loan origination system (LOS) offers advanced automation, configurability and seamless integrations to support Ross Mortgage's growing business operations
- In addition to Empower, Ross Mortgage will use Black Knight's full suite of origination solutions to maximize efficiencies and manage its growing pipelines

JACKSONVILLE, Fla. – Sept. 23, 2021 – Today, [Black Knight, Inc.](#) (NYSE:BKI) announced that [Ross Mortgage Corporation](#), a Michigan-based lender with operations in more than a dozen states, has signed a long-term contract to implement the Black Knight Empower LOS and integrated origination solutions to support its growing business operations and better serve its borrowers.

"We conducted a thorough evaluation of the mortgage technology available today and engaged our team of employees to identify a system that will help accelerate our turn times, process more loans, reduce costs and enhance our borrower experience," said Tim Ross, CEO, Ross Mortgage. "Black Knight clearly demonstrated its ability to meet our criteria, solidifying our decision to select Empower as a way to best support our borrowers and our business and accommodate our expanding loan portfolio."

Ross Mortgage will use the Empower system to originate first mortgages and home equity loans for its retail lending channel. The system's advanced capabilities are designed to automate the processing of 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 changes – and triggers automated or manual tasks to be completed based on lender-configurable logic. This helps to further mitigate risk and increase data integrity.

To harness the full power of Black Knight's digital ecosystem, Ross Mortgage will implement a suite of integrated technology, data and analytics solutions to deliver higher performance. These include artificial intelligence and machine-learning for document classification and indexing; a point-of-sale solution that enhances the mortgage application process for borrowers and loan officers; a comprehensive fee service to help mitigate fee cures; robust property tax data; connectivity with the nation's largest online network of lenders and service providers; a digital close solution with eDelivery and eSigning capabilities; automated state and federal compliance validation testing; flood zone determination services and reporting; web APIs for automated real-time data transactions; and 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.

In addition, Ross Mortgage was pleased that the newly designed Uniform Residential Loan Application (URLA) form required by Fannie Mae and Freddie Mac is already incorporated into Empower workflows. Ross Mortgage will also continue using Black Knight's industry-leading Optimal Blue product, pricing and eligibility engine (PPE), which helps the lender quickly provide borrowers the right product at the best price for a wide variety of mortgage financing scenarios.

"Black Knight is able to meet our clients' needs because of the power and strength of our high-quality, proven solutions and the continued investment we make in our technology," said Rich Gagliano, president, Black Knight Origination Technologies. "We look forward to developing our relationship with Ross Mortgage and supporting its team as they leverage our solutions to help provide customers competitive rates, quality service, fast responses and no surprises."

#### **About Ross Mortgage Corporation**

Founded in 1949, Ross Mortgage Corporation is a Michigan-based mortgage banking company with a network of offices located across 14 states. Ross Mortgage combines more than 70 years of mortgage lending experience with state-of-the-art mortgage lending technology to deliver superior service and pricing to our customers. As a full-service mortgage lender, Ross Mortgage possesses underwriting authority and retains control over the entire transaction, delivering competitive rates, quality service, fast response and no surprises.

#### **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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