



Press Release

For more information:

Michelle Kersch
904.854.5043
michelle.kersch@bkfs.com

Mitch Cohen
646.546.5103
mitch@mprg.com

Black Knight's First Look at October 2016 Mortgage Data: Foreclosure Starts Hit Lowest Level Since January 2005; Foreclosure Rate Falls Below One Percent for First Time Since July 2007

- October's 56,500 foreclosure starts is the lowest one-month total in nearly 12 years
- Delinquencies see modest seasonal increase in October; still down nine percent from last year
- Active foreclosure inventory continues to improve, just over 500,000 active foreclosure cases remain
- Prepayment activity down slightly from September but remains 37 percent above last year's level

JACKSONVILLE, Fla. -- Nov. 29, 2016 -- The [Data & Analytics division](#) of [Black Knight Financial Services, Inc.](#) (NYSE: BKFS) reports the following "first look" at October 2016 month-end mortgage performance statistics derived from its loan-level database representing the majority of the national mortgage market.

Total U.S. loan delinquency rate (loans 30 or more days past due, but not in foreclosure): 4.35%

Month-over-month change: 1.84%

Year-over-year change: -8.87%

Total U.S. foreclosure pre-sale inventory rate: 0.99%

Month-over-month change: -0.95%

Year-over-year change: -30.24%

Total U.S. foreclosure starts: 56,500

Month-over-month change: -8.43%

Year-over-year change: -22.81%

Monthly Prepayment Rate (SMM): 1.49%

Month-over-month change: -3.01%

Year-over-year change: 37.34%

Foreclosure Sales as % of 90+: 1.70%

Month-over-month change: -16.27%

Year-over-year change: -16.32%

Number of properties that are 30 or more days past due, but not in foreclosure: 2,202,000

Month-over-month change: 37,000

Year-over-year change: -214,000

Number of properties that are 90 or more days past due, but not in foreclosure: 677,000

Month-over-month change: 9,000

Year-over-year change: -143,000

Number of properties in foreclosure pre-sale inventory: 504,000

Month-over-month change: -5,000

Year-over-year change: -217,000

Number of properties that are 30 or more days past due or in foreclosure: 2,706,000

Month-over-month change: 32,000

Year-over-year change: -430,000

Top 5 States by Non-Current* Percentage

Mississippi: 11.23%

Louisiana: 10.18%

New Jersey: 8.15%

Alabama: 7.93%

New York: 7.85%

Bottom 5 States by Non-Current* Percentage

South Dakota: 2.97%

Montana: 2.86%

Minnesota: 2.74%

Colorado: 2.43%

North Dakota: 2.22%

Top 5 States by 90+ Days Delinquent Percentage

Mississippi:	3.43%
Louisiana:	3.05%
Alabama:	2.37%
Arkansas:	2.06%
Tennessee:	1.95%

Top 5 States by 6-Month Improvement in Non-Current* Percentage

Oregon:	-11.23%
Nevada:	-10.70%
Hawaii:	-10.69%
Washington:	-10.35%
New Jersey:	-9.75%

Top 5 States by 6-Month Deterioration in Non-Current* Percentage

Wyoming:	12.78%
Louisiana:	12.48%
Nebraska:	6.44%
Michigan:	5.11%
Oklahoma:	5.02%

*Non-current totals combine foreclosures and delinquencies as a percent of active loans in that state.

Notes:

- 1) Totals are extrapolated based on Black Knight Financial Services' loan-level database of mortgage assets.
- 2) All whole numbers are rounded to the nearest thousand except foreclosure starts, which are rounded to the nearest hundred.

For a more detailed view of this month's "first look" data, please visit the Black Knight newsroom at

<http://www.bkfs.com/CorporateInformation/NewsRoom/Pages/20161129.aspx>

The company will provide a more in-depth review of this data in its monthly Mortgage Monitor report, which includes an analysis of data supplemented by detailed charts and graphs that reflect trend and point-in-time observations. The Mortgage Monitor report will be available online at

<http://www.bkfs.com/CorporateInformation/NewsRoom/Pages/Mortgage-Monitor.aspx> by Dec. 5, 2016.

For more information about gaining access to Black Knight's loan-level database, please send an email to

dataanalyticsinfo@bkfs.com.

About Black Knight Financial Services, Inc.

Black Knight Financial Services, Inc. (NYSE: BKFS), a Fidelity National Financial (NYSE:FNF) company, is a leading provider of integrated technology, data and analytics solutions that facilitate and automate many of the business processes across the mortgage lifecycle.

Black Knight Financial Services is committed to being a premier business partner that lenders and servicers rely on to achieve their strategic goals, realize greater success and better serve their customers by delivering best-in-class technology, services and insight with a relentless commitment to excellence, innovation, integrity and leadership. For more information on Black Knight Financial Services, please visit www.bkfs.com.

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