AmeriFirst Signs Contract to Implement
LoanSphere Loss Mitigation
Black Knight's Solution Supports Mortgage Loan Servicers'
Loss Mitigation Process

- LoanSphere Loss Mitigation is an end-to-end technology solution that provides timely loss mitigation assistance and helps support changing government and investor requirements.
- AmeriFirst Home Mortgage signed a multi-year contract to use LoanSphere Loss Mitigation.
- LoanSphere Loss Mitigation helps enhance risk management by providing an audit trail for numerous workout options.
- The solution is part of Black Knight's LoanSphere platform of integrated technology, data and analytics that supports the entire mortgage and home equity loan lifecycle.

JACKSONVILLE, Fla. – Sept. 7, 2016 – Black Knight Financial Services, Inc. (NYSE: BKFS), a leading provider of integrated technology, data and analytics to the mortgage and real estate industries, announced that AmeriFirst Home Mortgage, a community mortgage banker headquartered in Kalamazoo, Mich., and a client of Black Knight's industry-leading LoanSphere MSP servicing system, signed a multi-year contract to use Black Knight's new LoanSphere Loss Mitigation solution.

Using LoanSphere Loss Mitigation's Web-based workflow and decisioning capabilities, mortgage servicers can provide timely loss mitigation assistance to borrowers, while creating an audit trail to help support their compliance with changing government and investor requirements. This powerful tool features a decision engine that drives workflow and routes tasks to support the loss mitigation process, including prequalification, underwriting and approval processing. The solution supports numerous workout options, including repayment plans, forbearance plans, loan modifications, short sales, deeds-in-lieu and partial claims. Dates, usernames and actions taken on a loan are tracked for audit purposes.

LoanSphere Loss Mitigation also centralizes loan, property and decision data to help enhance customer service activities. The servicers' single-point-of-contact representatives and loss mitigation specialists can view timely information from a single system, helping borrowers make more informed decisions about their loans.

The solution is integrated with several other Black Knight technologies, including MSP and the LoanSphere Bankruptcy and Foreclosure applications.

"Black Knight's loss mitigation technology will provide us with the flexibility to respond to changing industry requirements," said Jason Slingerland, program manager, Servicing Solutions at AmeriFirst Home Mortgage. "It will also allow us to improve borrowers' experience by providing them with the timely assistance and information needed to help them with the decision-making process."

"Loan servicers have needed a comprehensive, end-to-end loss mitigation solution that will help them efficiently manage the various investor and government requirements impacting loss mitigation," said Joe Nackashi, president of Black Knight's Servicing Technologies division. "LoanSphere Loss Mitigation offers a single source for effectively managing the loss mitigation process, and helping servicers to reduce the costs and complexity associated with using multiple systems. The delivery of LoanSphere Loss Mitigation is another example of how Black Knight is investing to create a single loan servicing platform to benefit our clients."

LoanSphere Loss Mitigation is part of Black Knight's sophisticated LoanSphere platform of integrated technology, data and analytics that supports the mortgage and home equity loan lifecycle – from origination to servicing to default. LoanSphere significantly enhances the traditional lending industry business model by fully integrating origination and servicing functions through business process automation, workflow, configurable rules and integrated data.

About AmeriFirst Home Mortgage
AmeriFirst Home Mortgage is a community mortgage banker with more than 30 years serving the real estate market. AmeriFirst corporate headquarters is located in Kalamazoo, Michigan. AmeriFirst is licensed in several states across the Midwest. AmeriFirst Home Mortgage is a division of AmeriFirst Financial Corp.

About LoanSphere
LoanSphere is Black Knight's premier, end-to-end platform of integrated technology, data and analytics supporting the entire mortgage and home equity loan lifecycle – from origination to servicing to default. The platform delivers business process automation, workflow, rules and integrated data throughout the loan process, providing a better user experience, cost savings and support for changing regulatory requirements. By integrating lending functions and data, Black Knight's LoanSphere helps lenders and servicers reduce risk, improve efficiency and drive financial performance.

Clients that use multiple LoanSphere offerings, such as Empower and/or LendingSpace; Exchange, Quality Insight or Closing Insight; and MSP, are considered Black Knight Enterprise clients and can realize exponential value from the integration of these technologies, as well as the utilization of Black Knight's comprehensive data and analytics.

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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