



Press Release

For more information:

Michelle Kersch
Black Knight Financial Services
904.854.5043
michelle.kersch@bkfs.com

Black Knight Financial Services Adds New Digital Framework to Its LoanSphere Empower Loan Origination System

- New Representational State Transfer Application Program Interface (REST API) framework enables lenders to provide consumers and loan officers access to Empower functionality and data from any mobile device.
- Black Knight's REST API technology will be integrated into Empower so it can be managed using controls in the LOS.
- The new digital framework enhances the user experience and simplifies the mortgage origination process for consumers and lenders.

JACKSONVILLE, Fla. – April 20, 2017 – LoanSphere Empower, a comprehensive loan origination system (LOS) from [Black Knight Financial Services, Inc.](#) (NYSE: BKFS), now features a new, easy-to-use Representational State Transfer Application Program Interface (REST API) framework that enables lenders to provide digital capabilities to consumers and loan officers with the ability to interact with Empower data and other LOS capabilities from internet-enabled devices, such as tablets, smartphones or laptops, without needing to directly access the LOS. This framework enables lenders to perform many functions from their digital devices:

- Read, add or update data within the LOS
- Perform various operations, such as uploading borrower information to the Empower system to create a loan application file
- Request credit or trigger other third-party services
- View loan documents
- Check the loan application's status and outstanding loan conditions

“Going digital is the future of the mortgage industry,” said Jerry Halbrook, president of Black Knight’s Origination Technologies and Enterprise Business Intelligence divisions. “By seamlessly integrating this innovative interface with our comprehensive Empower LOS technology, Black Knight is helping lenders transform the consumer experience and facilitating easier access to leading system resources and data.”

Empower’s LOS data and its various capabilities, such as pricing and document management, are now available to the lender’s digital platforms through the use of APIs that support interoperability between web-based computer systems, and form the backbone of any digital mortgage strategy. These APIs are integrated in Empower, which allows lenders to leverage all the controls they have established in the LOS, rather than setting up and managing controls separately. Clients can choose to access APIs developed by Black Knight or request Black Knight to configure the lenders’ APIs specifically for their unique needs.

“Incorporating the REST API technology into Empower is the first step in our digital strategy to help our clients deliver a digitized loan origination process,” Halbrook added. “We are leveraging digital technology to benefit both lenders and consumers with a simpler, more transparent loan process that can be completed significantly faster at less cost.”

Empower’s digital interface capability is complemented by other Black Knight value-added offerings included in the LOS. With Empower, lenders can gain access to Black Knight’s Data & Analytics, Data Hub and Motivity solutions, which provide comprehensive business intelligence and near real-time access to information from multiple data sources to help forecast and monitor performance. Empower also includes e-delivery and e-signing capabilities, as well as integrations to Black Knight’s LoanSphere Exchange, offering access to the largest online network of settlement service providers in the U.S.; Black Knight’s comprehensive public records database; borrower asset and income information; and digital technology, without the need for separate “toolkits.”

Additionally, lenders can take advantage of Empower’s seamless integration with Black Knight’s LoanSphere MSP servicing platform, used to service more than 30 million active loans for many of the nation’s largest financial institutions and is scalable to any size portfolio.

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.

About Black Knight Financial Services, Inc.

Black Knight Financial Services, Inc. (NYSE: BKFS) 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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