



Press Release

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Santander Bank, N.A. Signs Contract to Use Black Knight Financial Services' LoanSphere Empower Loan Origination System to Support Its Retail, Wholesale and Home Equity Channels

- Santander is consolidating its lending technologies to support its retail, wholesale and home equity channels onto one platform to improve quality, efficiency and risk management.
- Black Knight was selected because of the company's proven technology infrastructure and integration expertise, as well as Empower's continual updates in support of changing regulatory requirements.

JACKSONVILLE, Fla. – Sept. 12, 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 today that [Santander Bank, N.A.](#) has signed a contract to implement Black Knight's LoanSphere Empower loan origination system to support originations of first and second mortgages. Santander Bank is consolidating the origination technologies for its retail, wholesale and home equity channels onto the Empower platform in an effort to improve quality, efficiency and risk management.

"We chose to work with Black Knight to help us mitigate risk by eliminating the need to update and maintain multiple origination systems to support new and changing regulatory requirements," said Stephen Adamo, U.S. Head of Mortgage Banking and Consumer Underwriting for Santander Bank. "In addition, Empower will enhance our customers' experience by providing them with anytime, anywhere access to manage documents and loan status information through the system's online tools."

Santander Bank is one of the country's top retail banks by deposits and a wholly owned subsidiary of Banco Santander, one of the most respected banking groups in the world.

Empower supports retail, wholesale and consumer direct lending channels, and delivers the functionality to electronically capture and process data for every facet of the loan origination process. The loan origination system can be hosted by Black Knight at its data center or self-hosted by a lender.

“We look forward to helping Santander Bank use Empower to support its expanding mortgage and home equity lending operations,” said Jerry Halbrook, president of Black Knight’s Origination Technologies division. “With a full suite of integrated technology and data solutions across the entire loan lifecycle, Black Knight has a proven track record of helping lenders with regulatory requirements, collaborating with clients on solutions and providing technological support and insight to support ongoing industry changes.”

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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