

Black Knight

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KEY PERSONNEL

Anthony Jabbour | CEO, Black Knight

Joe Nackashi | President, Black Knight

Shelley Leonard | Chief Product and Digital Officer, Black Knight

COMPANY DESCRIPTION

Black Knight, Inc. (NYSE:BKI) is an award-winning software, data, and analytics leader that drives innovation in the mortgage lending, servicing, and real estate industries, as well as the capital and secondary markets. Businesses leverage the company's robust, integrated solutions across the entire homeownership life cycle to help grow and retain customers, mitigate risk, reduce costs, and operate more efficiently.

BUSINESS LINES, PRODUCTS, AND SERVICES

Black Knight's comprehensive suite of mortgage solutions helps servicers of all sizes enhance the customer experience to meet the expectations of today's consumers and compete more effectively. The industry-leading **MSP® loan servicing system** is the foundation of this seamless customer experience. Currently used to service approximately 36 million active loans on a single platform, MSP offers scalable, end-to-end capabilities for every step of the servicing process—including loan onboarding, cash management, investor reporting, loss mitigation, and default.

Black Knight's **Customer ServiceSM** solution is integrated with the MSP system to give customer service representatives quick access to information about consumers' loans through an intuitive, easy-to-use graphical user interface. This enables them to respond to questions more quickly and accurately—reducing call times and boosting customer satisfaction.

Customer Service delivers a holistic view of the consumer, enabling representatives to efficiently address their concerns. From a single screen, representatives can view a wide array of information, including an overview of the loan, a snapshot of the last 30 days and the next 90 days of key activities,

pending payments, escrow information, and waiver eligibility. To provide the best level of informed support to customers, the solution also gives representatives easy access to home values, loan recast options, private mortgage insurance waiver eligibility, and neighborhood details. Additionally, representatives can determine if consumers are eligible for special offerings, such as home equity lines of credit, cash-out or rate/term refinances, or second mortgages.

Customer Service also enables representatives to tag customer interactions based on the topic of the conversation, creating searchable threads linked to the account. Conversation threads can be accessed by multiple employees, allowing the next agent engaging with the same customer to quickly understand why the customer may be calling. Representatives can gauge customer sentiment at the beginning and end of the call and log that information in the thread, helping with follow-up efforts and retention.

The Customer Service platform also seamlessly integrates with Black Knight's **Servicing DigitalSM** solution, which gives customers the ability to make payments and access customized, timely information about their mortgage loan and home, all from the convenience of a mobile app. Black Knight clients that pair Customer Service with Servicing Digital benefit from another powerful advantage; representatives can view what borrowers are seeing on their mobile device when they call in, enabling them to facilitate an even more productive and enriching conversation.

COMPETITIVE ADVANTAGE

In today's mortgage market, consumers expect seamless support and fast access to a representative who is already familiar with their needs. To remain competitive, it's more critical than ever for servicers to deliver on these expectations with consumer-focused experiences. Innovative tools such as Customer Service and Servicing Digital can help servicers foster deeper customer relationships and loyalty through more efficient and transparent interactions—a competitive differentiator amid the market's current retention challenges.

