Crittora Calls for Mortgage AI Governance to Move From Written Policy to Provable Execution Control

Crittora introduces an AI authority-readiness campaign as Fannie Mae's AI/ML governance requirements take effect for mortgage lenders and servicers.

NEW SMYRNA BEACH, FL, UNITED STATES, August 7, 2026 /EINPresswire.com/ -- With Fannie Mae's AI/ML governance requirements now in effect, Crittora introduces an authority-readiness campaign for lenders, servicers, and mortgage technology providers.

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>
> *Erik Rowan, CEO of Crittora*

Crittora, a provider of execution-time authorization and cryptographic control technology for AI agents and automated systems, today announced its "From AI Policy to Provable Control" campaign following the August 6 effective date of the Fannie Mae Lender Letter LL-2026-04.

The lender letter requires covered seller/servicers using AI or machine learning in applicable origination or servicing practices to maintain governance policies and procedures, manage AI/ML risk, address vendor and subcontractor use, and promptly disclose AI/ML use and safeguards when requested.

“The August 6 effective date changes the market question,” said Erik Rowan, Founder and CEO of Crittora. “The question is no longer whether mortgage companies need AI governance. It is whether they can show where AI is used, what it is authorized to do, which controls operate before a sensitive action, and what evidence remains afterward.”

Crittora Agent Authority Broker (CAAB) is designed to sit between AI agents and sensitive tools, APIs, or systems of record. When an AI-enabled system attempts a sensitive action, CAAB evaluates whether the request falls within defined authority and creates a reviewable record of the decision. This adds an execution-time control point to the policies, inventories, risk assessments, and oversight processes that form a broader AI-governance program.

The campaign complements the industry's broader governance work, including MISMO's Framework for Responsible AI in the Mortgage Ecosystem (FRAME), which provides mortgage-specific policy, inventory, risk-assessment, and implementation tools.

“Fannie Mae's requirements make clear that responsible AI governance must go beyond written policy,” said Brian Vieaux, President of MISMO. “MISMO FRAME gives mortgage organizations a practical foundation to identify AI use, assess risk, assign accountability, and put governance into action. The next step is ensuring organizations have systems in place that control what AI is authorized to do and provide evidence of what it actually did.”

Crittora Execution Time Authority

Crittora's work with MISMO reflects a shared focus on advancing responsible AI governance in mortgage. FRAME addresses the policy, inventory, risk-assessment, and implementation foundation, while Crittora focuses on the complementary execution question: whether an AI-enabled system is authorized to take a specific action and what evidence remains afterward.

MISMO will also host "AI Governance in Action: Implementing FRAME in Your Organization" on Monday, August 24, from 1–5 p.m. Eastern Time at its Fall Summit in Reston, Virginia, with virtual attendance available. (Learn more and register)
“A policy states the rule. An execution control applies the rule to a specific action,” Rowan added. “Mortgage organizations need both. Our focus is the moment AI-enabled software attempts to act: whether valid authority exists, whether an unauthorized action is blocked, and whether the decision can be reviewed.”

As part of the campaign, Crittora is offering a free AI readiness call for mortgage lenders, servicers, and technology providers to discuss their AI-governance priorities and practical next steps.

To schedule a free call, visit crittora.com/mortgage-ai-governance.

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About Crittora

Crittora, an AWS Partner, develops authority and evidence infrastructure for AI agents and automated systems. Its technology is designed to help organizations define and enforce what a system is authorized to do before a sensitive action occurs and retain reviewable evidence of the resulting decision. Crittora serves organizations operating in regulated and high-trust environments. Learn more at crittora.com

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