

Our Repertoire

End-to-End AI Governance for Mortgage Lenders & Servicers

Varium partners with MISMO-member lenders and servicers across the full AI lifecycle, from first assessment through governance built on the MISMO FRAME framework to ongoing management. One partner, five engagements, a single governance story your investors, auditors, and regulators can follow from start to finish.

Service	What It Does	Why It Matters for Mortgage
Find It	AI Opportunity & Governance Readiness Assessment	Maps where AI creates value and where it creates exposure, before you commit budget or headcount
Use It	Claude Cowork & M365 Copilot AI Enablement	Gets underwriting, servicing, and ops teams using the AI platform you already license, safely and confidently
Secure It	AI Security Training & Infrastructure Hardening	Protects borrower PII such as SSNs, income, property addresses, and loss mitigation notes
Govern It	AI Use Policy Authorship & FRAME-Aligned Governance	Builds the governance program mapped to MISMO FRAME that investors, auditors, and regulators already expect
Run It	Compliance Retainer & Managed AI Governance Services	Keeps policy, oversight, and reporting current as GSE and regulatory requirements evolve

Built for MISMO

Govern It includes a FRAME-aligned mortgage governance track, purpose-built for the borrower data lifecycle and structured around the standards GSEs, CFPB, RESPA, GLBA, and state privacy regulators already expect to see.



Take the Next Step

A short conversation with Varium will scope the right starting point for your organization, whether that's an assessment, a FRAME-aligned governance program, or ongoing managed support.