Mortwright - Buyer Evaluation

Compliance-outcome monitoring for mortgage servicing. Exception-first, sitting next to your system of record - not replacing it.

Escrow Anomaly Agent:	Surplus or shortage outside Regulation X tolerance; cushion breaches against the disclosed cap; analysis-timing misses. Covers Regulation X Section 1024.17 (escrow analysis) and RESPA Section 3500.17.
Compliance Risk Agent:	FDCPA validation missing on outbound contact; TCPA calling-window breaches; loss-mitigation cadence slippage. Covers Regulation X Section 1024.39 (loss-mitigation procedures).
Notice Drafter Agent:	Tolerance-cure letters; Regulation X letter-class drafts; dispute-acknowledgement drafts inside the statutory window. Covers 15 USC Section 1692g (FDCPA validation notice).
Borrower Communications Agent:	Cease-communication revocations (FDCPA 805(c)); dispute acknowledgments; channel eligibility and SMS opt-in state. Covers 47 CFR Section 64.1200 (TCPA).

Competitive positioning: Mortwright is an exception-first monitor that sits next to your system of record - it does not write the ledger. It runs alongside ICE Mortgage Servicing, Sagent, Salesforce Agentforce, and Carrington-Kastle, generating the regulator-grade exception trail those systems do not produce on their own. Pilot on one portfolio slice. 90 days. No SOW. Request a pilot at mortwright.com/contact.