TOMO
mortgage

Press Kit

Low Rates, No Gotchas
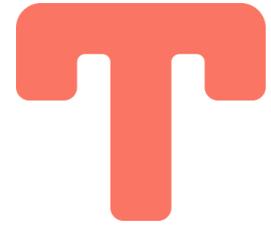
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Quick facts

About

Tomo Mortgage was founded in 2020 by ex-Zillow executives. It is active in 30 US states and Washington, DC, with plans to continue expanding throughout 2025.

Tomo was named Best Online Mortgage Lender of 2025 by Bankrate (4.8 score)

Locations:

Tomo's headquarters is located in New York, NY. It has additional offices in Seattle, WA and Birmingham, MI.

Company size:

150 employees

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2200 Atlantic St 5th Floor, Stamford, CT 06902
(737) 510-2523

tomomortgage.com
NMLS# 2059741

EQUAL HOUSING LENDER

FAQ

Is Tomo Mortgage a bank or a broker?

Tomo is legally classified as a "nonbank" mortgage lender. This means that we offer direct loans, unlike a mortgage broker.

Does Tomo Mortgage cater to first-time homebuyers?

Tomo Mortgage serves a wide range of borrowers, including first-time homebuyers, those upgrading from their starter home, and experienced buyers and investors.

Where does Tomo Mortgage operate?

Tomo Mortgage operates in 34 states across the U.S., including Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Florida, Georgia, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Minnesota, Nebraska, New Jersey, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Washington, Wisconsin, and Wyoming as well as Washington, DC.

What makes Tomo Mortgage different?

Tomo Mortgage offers a streamlined, digital-first experience, simplifying the mortgage process for borrowers. Outdated business practices, high fees, and inflated interest rates cost U.S. homebuyers billions of dollars every year. What's more, there's a prevalent lack of transparency that keeps consumers unclear where to find the best value. Tomo Mortgage is working to eliminate this bait-and-switch pricing and "rate-keeping" practices—using AI and automation to make getting a mortgage much faster, less frustrating, and far less expensive.

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Greg Schwartz

Co-founder & CEO

- Founded Tomo Mortgage in 2020
- Previously President at Zillow

If you met Greg Schwartz in the hallways of Tomo Mortgage, you'd find a warm, engaging, and razor-sharp individual with endless energy. As the CEO and co-founder of Tomo Mortgage, Greg leads with a customer-first approach, ensuring that the joys and promise of a new home are never overshadowed by the hassle of buying one—a mission that has become a part of his identity.

Greg's insights into the real estate industry, honed during his time as a key executive at Zillow, inspired Tomo's creation. At Zillow, he oversaw strategy, sales, and product development, playing a pivotal role in building the company's revenue operations from the ground up. His experience gave him a front-row seat to how the evolution of real estate often benefited big banks and institutions more than consumers. Determined to change that, he co-founded Tomo Mortgage, securing a record-setting $70 million seed round—an early vote of confidence from investors, including Zillow's former CEO.

Named one of the 100 Most Influential Real Estate Leaders by Inman News, Greg remains laser-focused on making homebuying simpler and more accessible. In the office, he's known as the most homebuyer-focused person on the team—a title his teammates are always trying to steal. Outside the office, you'll find him tearing up the trails on his mountain bike or enjoying the beach with his family. It's the simple things.

Headshots
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Subject Matter Expertise:

- Tomo's business and mission
- Comprehensive mortgage and real estate industry expertise
- Customer-first business strategy
- Real estate innovation
- Startup leadership and fundraising

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Audrey Troutt

CTO

- Built Tomo Mortgage's technology platform, founding the engineering team.
- Led mobile innovation at Comcast, earning the first Comcast Circle of Innovation Award in 2019.

Audrey Troutt is an accomplished, hands-on technologist and the CTO of Tomo Mortgage. With over fifteen years of experience building software and leading engineering teams, she thrives in the fast-paced world of startups. From the earliest days of her career, she has had a passion for clean code, automation, continuous learning, and building communities. As the founding head of engineering at Tomo Mortgage, Audrey has led the charge to build the company's technology platform from scratch, culminating in a successful launch in 2021.

While startups are where she thrives, Audrey also made a significant impact as a Mobile Engineering Director at Comcast. There, she led teams that built apps designed to connect, protect, and empower customers across their digital and physical lives. From managing Wi-Fi networks and home security to controlling smart home devices, Audrey's work has seamlessly integrated technology into everyday life.

At Tomo Mortgage, Audrey sees the perfect opportunity to achieve these goals. Audrey is committed to revolutionizing the home buying process, bringing certainty and joy to this pivotal life event, and making home buying more accessible and affordable for everyone.

When she's not leading Tomo Mortgage's engineering team, you can find Audrey actively engaging with the tech community, learning new languages, playing with AI, and sharing her knowledge to inspire the next generation of technologists.

Headshots
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Subject Matter Expertise:

- Tech innovation
- AI and automation
- Software engineering
- Product development
- Agile leadership
- Mobile technology
- Data-driven decision making
- Tech community leadership

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Emanuel Santa-Donato

SVP, Capital Markets & Chief Market Analyst

- Analyst on mortgage trends and Federal Reserve decisions
- Previously SVP of Capital Markets at Better Mortgage

Emanuel is the Senior Vice President and Chief Market Analyst at Tomo, where he leads the company's Financial Products and Growth functions, driving innovation in mortgage solutions and responsible homeownership. With a background in macroeconomics and systemization from Bridgewater Associates, he has spent the past eight years working alongside major financial institutions, including Fannie Mae and Freddie Mac, to modernize the mortgage industry.

His passion for homeownership is deeply personal, rooted in the belief that receiving the keys to a first home should be accessible to all. Emanuel operates at the intersection of capital markets and growth strategy, leveraging his expertise to bridge gaps between primary and secondary markets, optimize pricing strategies, and develop financial products that improve access to homeownership.

Before joining Tomo, Emanuel held senior leadership roles at Better, where he led capital markets, performance marketing, and loan product innovation, helping grow the company into a top-10 Fannie Mae originator. He also serves as an advisor to Evo Opportunity Fund and Janover Ventures.

Emanuel holds a B.A. in Economics and Business with a focus on Modern Japanese Studies from Lafayette College.

Headshots
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Subject Matter Expertise:

- Rate movements and market dynamics
- Macroeconomics and economic trends
- Housing affordability
- Housing and mortgage policy
- Capital markets
- Mortgage products
- Financial products and pricing
- Primary and secondary market dynamics
- Mortgage modernization
- Strategic advisory for financial institutions

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EQUAL HOUSING LENDER

Sam Lanfear

SVP, Revenue

- Led national sales growth at Rocket Mortgage
- Licensed mortgage banker

Sam Lanfear is the Senior Vice President of Revenue at Tomo Mortgage, where he drives sales strategy, growth, and operational excellence. With a track record of leading large-scale teams and optimizing revenue performance, he has built and managed teams of up to 200 people at major financial institutions.

Before joining Tomo, Sam served as Vice President of Sales at Rocket Mortgage, the largest mortgage provider in the U.S., where he spent nearly a decade in multiple leadership roles, spearheading national sales efforts and launching new revenue channels. Following his tenure at Rocket, he joined HomeLight, a Series D PropTech company, as Vice President and Head of Sales, where he led strategic initiatives to scale growth in the real estate technology space.

Sam's expertise lies in developing high-performing sales organizations, leveraging data-driven decision-making, and refining business strategies to increase efficiency and market impact. He is passionate about fostering strong company cultures, driving operational improvements, and implementing innovative sales strategies to navigate evolving market conditions.

He holds a Bachelor of Science & Public Affairs from Indiana University Bloomington and has furthered his executive education at Wharton.

Headshots
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Subject Matter Expertise:

- Sales strategy and leadership
- Loan products and offerings
- Fostering strong company cultures

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George Robinson

Senior Director, Data Analytics

- Developed predictive models for home buying behavior
- Prior analytics roles at Convoy and Boeing

George Robinson is the Senior Director of Data Analytics at Tomo Mortgage, where he leads the data team in uncovering insights that drive smarter decisions in the mortgage and housing market. A self-described economics nerd, he has a passion for building predictive models—whether it's forecasting homebuyer behavior, optimizing logistics networks, or determining how much Boeing's largest carbon fiber wings will deflect in flight.

Before joining Tomo, George held key roles in data science, product management, and engineering. At Convoy, he developed models to optimize trucking efficiency, and at Boeing, he specialized in finite element analysis and process automation. He also co-founded ShopSight, an AI-powered analytics startup, and ran Robo Analytics, a consulting firm focused on finance, operations, and predictive modeling.

George holds an MBA from the University of Washington, where he focused on computational finance and machine learning. He also completed a Master's in Engineering Management at Duke University and earned a B.S. in Aerospace Engineering from the University of Kansas. Additionally, he completed non-degree coursework at Stanford University, studying decision analysis, algorithm design, and supply chain management.

He lives in Seattle and is always on the lookout for new ways to use data to solve complex problems.

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Subject Matter Expertise:

- Predictive modeling and forecasting
- Machine learning
- Mortgage and housing market analytics
- Process automation and optimization
- Financial and operational analytics

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Questions?
Let's chat