

Garth Graham, Senior Partner



STRATMOR Group Senior Partner Garth Graham heads the company's mergers and acquisitions activities, providing strategies for Independent and Bank-owned mortgage lenders. Graham has more than 25 years of experience in mortgage banking ranging from Fortune 500 companies to successful startups, including management of two of the most successful e-commerce platforms.

At a time when digital mortgage innovation has exploded, Graham is also one of the most knowledgeable, trusted and widely cited technology experts working in the mortgage industry today. Since joining STRATMOR, Graham has advised more than 200 mortgage companies, including many of the top lenders in the country, on making IT investments that streamline operations, improve profitability and accelerate growth. He helped create MortgageSAT, STRATMOR's Borrower Experience program, which empowers lenders with actionable data, peer-to-peer performance benchmarking and online testimonial sharing to improve the consumer experience. In the past year alone, he has participated in more than 30 advisory projects, helping lenders gain unbiased insights on current technology tools, opportunities, and strategies before they invest. In 2019, Graham was named to *HousingWire's* inaugural list of Technology Trendsetters.

A true digital mortgage pioneer, Graham was a founder and key member of the executive management team at mortgage.com and led the company through its dramatic expansion in the late 90s and successful IPO in 2000, before its ultimate sale to ABN AMRO. Mortgage.com originated the first mortgage through the Internet in 1997 and was the original platform for the Quicken and Microsoft mortgage initiatives.

Prior to joining STRATMOR, Graham was with ABN-AMRO where he was part of the executive group and author of the five-year strategic plan that led to the successful \$9 billion sale of the mortgage company to Citigroup in March of 2007 which closed before the market downturn. At ABN, Graham managed the mortgage.com retail mortgage and Interfirst wholesale channel ecommerce platforms. He administered a \$5 million annual marketing budget and was responsible for retention and cross sell activities for more than 2 million customers.

Graham is a sought-after speaker and mortgage advisor who has been quoted extensively in industry publications, resulting in more than 40 million press impressions over his career. While COVID-19 has curtailed his in-person appearances, Graham has filled his no-travel time with fostering rescue dogs who may not appreciate his mortgage insights or laugh at his jokes, but do appreciate the long walks on the beach near his home in Fort Lauderdale, Florida.