

# **Better.com Press Kit**

## How we started

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The future is here. Seriously, who would have ever thought getting a mortgage would be a wonderful experience?

– **Robbie, Better Borrower in NC**



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I started Better to fix the issues I experienced when I lost the apartment I wanted to buy for my family — first to an inefficient mortgage process, and later to an all-cash buyer. My wife and I were qualified buyers getting blocked by branch visits, commissioned loan officers, faxes, upfront fees, and more papers and phone calls than we could count. We discovered firsthand how opaque, messy, and simply unfair the mortgage industry was.

So I started a mortgage company I would actually want to use — one that would make homeownership accessible for more Americans. Since 2016, Better Mortgage has helped thousands of people get mortgages — and we're just getting started!

**– Vishal Garg, Founder and CEO**

## What we do

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The website is very easy to use. They delivered the rate and costs and closed on time.

– **Mohammed, Better Borrower in TX**

# **Better Mortgage is one of the **fastest growing** homeownership companies in America.**


Backed by American Express Ventures, HOOPP, Goldman Sachs, Kleiner Perkins, and Pine Brook, Better built the first mortgage process with no loan commission, zero hidden fees and no bait-and-switch rate quotes. Our proprietary technology saves us and our borrowers time and money at every step. In 2018 alone, Better helped over 10,000 families get home, saving them on average \$3,500 in upfront fees and days of stress-filled time.

## Where we're going

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Better Mortgage is fantastic! I would recommend to anyone... This is how mortgages should be done in the 21st century.

– Kathryn, Better Borrower in CA



## **Better is redefining the homeownership experience, starting with mortgages.**

We've already gotten thousands of families home for less time, money and stress, and that's just the beginning. We won't stop until we make every step of homeownership so simple it feels magical.

## Executive team

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Have recommended to everyone within earshot — even if they aren't buying/refinancing. Seriously, the process was so stupid simple.

– Lauren, Better Borrower in TX



**Vishal Garg****Founder + CEO**

MyRichUncle, Founder

1/O Capital, Founder

[linkedin.com/in/vishalgargbetter](https://www.linkedin.com/in/vishalgargbetter)

**Paula Tuffin****GC + CCO**

CFPB, Senior

Litigation Counsel

Mayer Brown, Partner

**Jerry Selitto****President**

PHH, CEO

DeepGreen, Founder

Amerin Guaranty/Radian, Founder

**Erik Bernhardtsson****CTO**

Spotify, Head of  
Machine Learning

Graham Capital,

High Frequency Trading

**Howard Katzenberg****CFO**

OnDeck, CFO

American Express

**Eric Wilson****Cofounder + Head,  
Lending Innovation &  
Operations**

Provident Funding, Director

Correspondent Lending,

Internal Audit

**Patricia Korth-McDonnell****CMO**

Huge, President

**Shawn Low****Head, Business  
Operations**

BCG, Technology

Advantage Practice

Singapore Armed Forces,  
Officer

**Viral Shah****Head, Capital Markets +  
Corporate Finance**

Citibank, Structured Products

MyRichUncle, Engineering

**Vishal Bhalla****CRO**

LearnVest, Head of

Growth + Data Science

Lumosity, General Manager  
of User Lifecycle

**Dr. Sean Hundtofte****Chief Economist +  
Head of Credit Risk**

Federal Reserve BONY,

Financial Economist

Värde Partners, Mortgage

Investment Manager

## State licenses

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My monthly payment dropped dramatically. I could not be more satisfied with my experience.

– **Trae, Better Borrower in CA**

## Better currently offers mortgages in the following states:

Alaska	Maine
Alabama	Michigan
Arizona	Mississippi
Arkansas	North Carolina
California	North Dakota
Colorado	New Jersey
Connecticut	Oklahoma
Delaware	Oregon
District Of Columbia	Pennsylvania
Florida	South Dakota
Georgia	Tennessee
Illinois	Texas
Iowa	Washington
Kansas	West Virginia
Kentucky	Wisconsin
Louisiana	

Better has access to over half of the addressable market, with applications pending in all fifty states.

# Awards

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Better Mortgage has the best-in-class technology and works with speed and efficiency to match!

– **Anna, Better Borrower in WA**

THE FINTECH  
**250**

**TEC**  **100**



Best Online Mortgage Lender  
for Customer Service

# Logos

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They closed the loan in record time and the online technology combined with their staff made the experience pleasant and productive.

– **Gary, Better Borrower in PA**





All media inquiries should be directed to  
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