

Low rates, no gotchas

Lower Rates

About 0.5% less than everyone. A full 1% less than the big guys. (Ahem, 🚀).

Price Match

If you find a better rate, we'll match it.

No Fees

No catch: Zero lender fees. And we don't sneak in \$5,000 in extra fees like other lenders.

Close on-time

We're on-time, 98% of the time. The industry thinks 40% is good enough.



What really stood out was their ability to close the loan within an extremely tight window—a timeline that other mortgage companies said they couldn't meet.

– Darrell, J



I've bought and sold quite a few properties and have never had a loan agent be as involved as Tomo's was. Plus their rates are better than anyone else's!

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For insights or perspectives, just reach out

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Company Facts

Founded in 2020 by ex-Zillow leadership

Available in AL, AK, AZ, AR, CA, CO, CT, DC, FL, GA, ID, IL, IN, IA, KS, KY, LA, MD, MI, MN, NE, NJ, NC, OH, OK, OR, PA, SC, TN, TX, UT, VA, WA, WI, and WY

Offer Conventional, Jumbo, FHA, and VA loans in all rate terms

Offices in New York, Detroit, and Seattle

Can AI get rid of the greed and complexity in mortgages?

We're a mortgage company that uses AI automation to make getting a loan faster, more honest, and way less expensive. No bait-and-switch pricing or "rate keeping" that forces people to talk to a salesperson. Our "low rates, no gotchas" approach saves a typical homebuyer \$4,000 at closing—that's enough to buy a place and start earning equity one year sooner.