



## HSH.com Upgrades Mortgage Tools for Homebuyers

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*Mortgage data resource unveils site redesign in celebration of its 40th anniversary*

**Foster City, CA – July 31, 2019** – [HSH.com](http://HSH.com), a trusted online resource for mortgage data, content and expertise, launched an important set of upgraded mortgage tools to help consumers better understand their mortgage financing options. The site has also undergone a complete redesign with a cleaner, easier-to-use format as it celebrates its 40th anniversary.

The upgraded tools include the popular [Down Payment Decisioner](#) Calculator, private mortgage insurance--[PMI Cost Calculator](#) and [PMI Calculator with Amortization](#).

These three calculators have been updated to include debt to income (DTI) ratios and cost factors for multiple borrowers on a mortgage. The Down Payment Decisioner Calculator shows how various down payment options impact the overall cost of a home purchase. The PMI Cost Calculator determines the PMI payment that may be required and the PMI Calculator with Amortization calculates both the PMI and amortization schedule.

There are several calculators that are only available on HSH.com:

- [The Home Equity Calculator – KnowEquitySM Tracker](#) allows homeowners to estimate the current amount of equity in their home, project when specific future home equity goals will be met using local-market home price trends, and identify the combination of amortization, home price appreciation and prepayment needed to reach them.
- [The Mortgage Calculator with Extra Payments](#), or “PreFiSM calculator,” is a unique tool that shows how prepaying your mortgage can bring savings equivalent to refinancing without the upfront cost or hassle
- [LowerRate](#), a companion to the PreFi calculator, allows homeowners to specify an effective mortgage interest rate and tells them the prepayment needed to achieve it.
- [The Refinance Calculator](#), or “TriRefi SM tool,” reveals the best way to pay for a refinance, comparing the choices of paying out-of-pocket, paying with a small equity draw or using a “no-cost” method where fees are exchanged for a slightly higher interest rate. Comparisons are presented side-by-side and for a range of time periods to help homeowners make the right decision for their needs.

In addition to the upgraded calculators, HSH.com is also unveiling a website redesign to coincide with its 40th anniversary. The redesign makes it easier for consumers to find the content and tools they need. The upgraded tools are easily located on the site’s homepage and the cleaner design makes it easier to navigate the vast amount of content and tools available.

“Mortgage finance is never going to be fun, but we do try and make it so that you can understand it and feel confident about the things that you are doing, the choices that you are making, and the numbers that you are seeing,” said Keith Gumbinger, vice president and an expert author at HSH.com. “We hope consumers find the upgraded tools and site redesign beneficial.”

Keith Gumbinger is available to talk about the mortgage industry then and now.

### About HSH.com

[HSH.com](http://HSH.com) is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](#)) a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. QuinStreet is committed to providing consumers and businesses with the information and tools they need to research, find and select the products and brands that meet their needs. HSH.com is a member of the company’s expert research and publishing division.

Since 1979, HSH.com has been a trusted mortgage resource for consumers seeking independent, objective and expert-level information, forecasts and data. HSH.com offers unique analysis, calculators, tools and content to help demystify first mortgages, home equity loans and lines of credit, reverse mortgages and more. HSH.com empowers homebuyers and homeowners to fully understand their home financing choices and provide opportunities for them to engage with partners to execute their transactions.

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