

PRESS RELEASE –

Home-Account.com Partners with Mortgage Expert to Provide Consumers Individualized Home Loan Options and Lowest Cost Mortgages

New Web service uses advanced analytics to create customized loan options and recommendations for improving loan terms

NEW YORK and SAN FRANCISCO – September 29, 2009 – [Home-Account, Inc.](#), a pioneering mortgage information company and consumer advocate, today announced it has partnered with mortgage industry expert Jack Guttentag to help borrowers quickly and easily locate the best home loan rates available.

The new Guttentag Home-Account Loan Tool, unveiled at the annual Finovate 09 conference in New York, harnesses the power of sophisticated algorithms to navigate the complex mortgage market to present borrowers with highly individualized loan options based on their current financial situation. The Internet-based tool goes a critical step further for those borrowers who do not immediately qualify for a home loan or favorable terms by providing personalized recommendations and a realistic timeline for improving their financial profile.

The Guttentag Home-Account Loan Tool provides mortgage shoppers with ranked results, highlighting the top loan options available to them, after considering up to 10,000 various loan combinations, and taking rate, term, points, fee, insurance and taxes all into consideration.

“We are committed to providing more transparency in the mortgage process and ensuring borrowers can secure the best overall--in what we call ‘TrueCost’ loan terms--for which they are qualified,” said Mark H. Goldstein, Chief Executive Officer of Home-Account.com. “Our new Guttentag Home-Account Tool provides borrowers with loan scenarios and recommendations based on their unique personal financial situation. We then connect the borrower with the lender that offers the best rates and terms. Simply put, Home Account aims to make securing a mortgage for all Americans as simple as buying a buy on Amazon or a flight on Kayak.com”

According to Guttentag, Professor of Finance Emeritus at the Wharton School of the University of Pennsylvania and the leading independent authority on mortgage nationwide, “it made sense

to join forces with Home Account as they shared my vision of what borrowers need to navigate the market effectively”. Guttentag authors “The Mortgage Professor,” a widely read blog which is syndicated weekly on Yahoo Finance, Morningstar.com and The Washington Post. Guttentag is a special advisor to Home-Account.com and a member of the company’s Board.

PRICING AND AVAILABILITY

The Guttentag Home-Account Loan tool is available immediately. It can be accessed at www.home-account.com.

The one-time fee for the Home-Account.com service is \$49.95. This service includes three Experian credit reports, updated monthly, and counseling on the best loans for which the mortgage shopper qualifies. Importantly, it gives homebuyers the ability to lock in a specific interest rate with the chosen lender. For consumers who do not immediately qualify for a home loan, Home-Account.com offers a membership service that includes financial exercises designed to help homebuyers qualify for a mortgage; membership fees for this service are \$10 a month.

About Home-Account.com

Home-Account.com is a mortgage finding service designed to help America's 75 million homeowners save money and make smart mortgage choices. The service grades and analyzes borrowers current mortgages, presents scenarios to improve their financial situation and then pinpoints the best mortgage options in the market. Home-Account.com is based in San Francisco and has an office in Charlotte, N.C. The company is backed by Charles River Ventures, Rembrandt Ventures and several prominent Silicon Valley angel investors. For more information please visit: www.home-account.com and/or video: <http://vimeo.com/6755779>

About Finovate 09

The annual Finovate Conference features best new financial and banking technology innovations, handpicked by the editors of Netbanker, from hundreds of companies around the globe, from leading established companies and the hottest young startups. Visit www.finovate.com/flagship09

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