

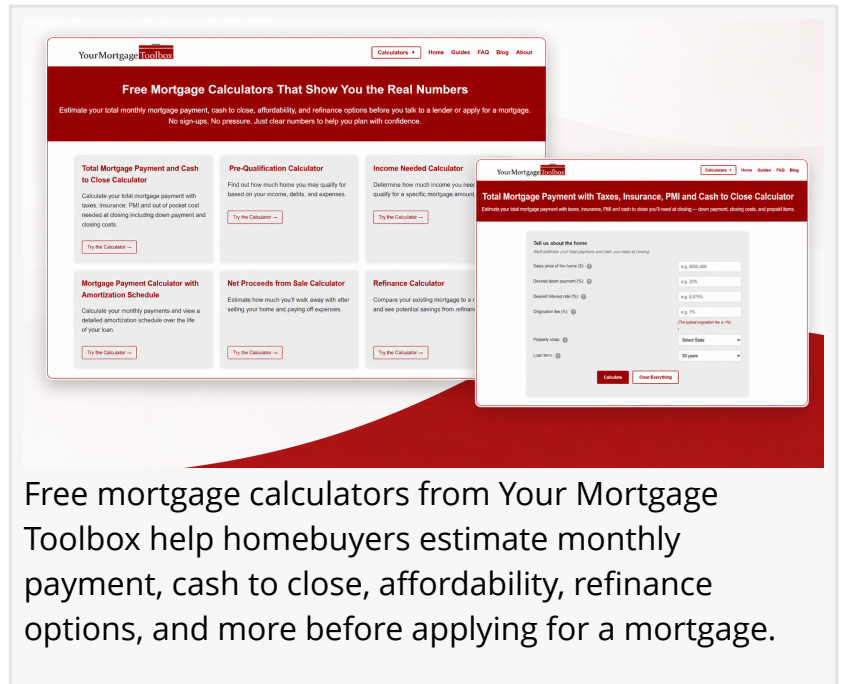


Your Mortgage Toolbox Launches Free Mortgage Calculators for Homebuyers

Free tools help consumers estimate total monthly payment, cash to close, affordability, refinance options, and more before applying for a mortgage.

DALLAS/FORT WORTH, TX, UNITED STATES, August 3, 2026

/EINPresswire.com/ -- Your Mortgage Toolbox, an online mortgage education resource, has launched a refreshed suite of [free mortgage calculators](#) designed to help homebuyers, homeowners, and real estate consumers better understand the financial side of homeownership before speaking with a lender or applying for a mortgage.



Free mortgage calculators from Your Mortgage Toolbox help homebuyers estimate monthly payment, cash to close, affordability, refinance options, and more before applying for a mortgage.

The calculators are designed to help users estimate key mortgage-related numbers, including a more complete picture of their total monthly payment (PITI), cash needed to close estimates,

“

Our goal is to give consumers practical tools that help them see the real numbers before they talk to a lender, apply for a mortgage, or make a major homebuying decision.”

Don Proctor, Founder of Your Mortgage Toolbox

affordability, income needed to qualify, refinance scenarios, amortization schedules, and estimated net proceeds from selling a home. These tools are designed to include practical estimates for property taxes, homeowners’ insurance, and closing costs — items that many basic “one-size-fits-all” calculators overlook or oversimplify, leaving consumers with an incomplete picture of the true cost of buying or refinancing a home. “Most homebuyers do not just need a mortgage calculator — they need a clearer picture of the numbers behind their proposed purchase or refinance,” said Don Proctor, founder of Your Mortgage Toolbox. “Our goal is to give

consumers simple, practical tools that help them plan with confidence before they talk to a lender, apply for a mortgage, or commit to a home purchase so there are no surprises down the

road.”

Unlike many mortgage-related websites, Your Mortgage Toolbox does not require users to create an account to use its calculators. The tools are free to access and are designed to help consumers explore common financing questions without pressure or obligation. Your Mortgage Toolbox is not a mortgage lender or broker. The tools are designed to educate consumers before they speak with a lender or begin the mortgage application process. The website currently includes calculators for:

- Pre-qualification estimates
- Income needed to qualify
- Cash needed to close
- Mortgage payment and amortization schedules
- Refinance comparisons
- Estimated net proceeds from selling a home
- Additional homebuying and mortgage planning scenarios

In addition to calculators, Your Mortgage Toolbox provides educational guides and resources covering mortgage basics, homebuying preparation, refinancing, down payment planning, credit considerations, self-employed borrower issues, vacation homes, reverse mortgages, and other common financing topics.

Proctor brings more than 37 years of mortgage and commercial lending experience to the platform. Based in the Dallas/Fort Worth area, he created Your Mortgage Toolbox to make mortgage planning easier to understand for consumers who want practical information before making major financial decisions.

“Buying or refinancing a home can feel overwhelming because so many numbers are involved,” Proctor said. “We want to make the process less intimidating by helping people estimate what matters most: their total payment, cash to close estimates, affordability, and options.”

The free mortgage calculators are available now at www.yourmortgagetoolbox.com.

About Your Mortgage Toolbox

Your Mortgage Toolbox provides free consumer mortgage calculators and planning tools that help homebuyers and homeowners estimate monthly payments, cash to close, affordability, refinance options, net proceeds, rent vs. buy scenarios, and savings goals. The platform was created by Don Proctor, a Dallas/Fort Worth-based banking and lending professional with more than 37 years of experience, including 15 years focused on residential mortgage lending and more than 2,000 loans closed across all 50 states. The company also offers branded website calculator tools and mobile app solutions for real estate agents, mortgage lenders, and financial professionals.

Media Contact

Don Proctor

Founder, Your Mortgage Toolbox

Email: info@yourmortgagetoolbox.com

Website: www.yourmortgagetoolbox.com

Don Proctor

Your Mortgage Toolbox

don@yourmortgagetoolbox.com

Visit us on social media:

[LinkedIn](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/931445942>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2026 Newsmatics Inc. All Right Reserved.