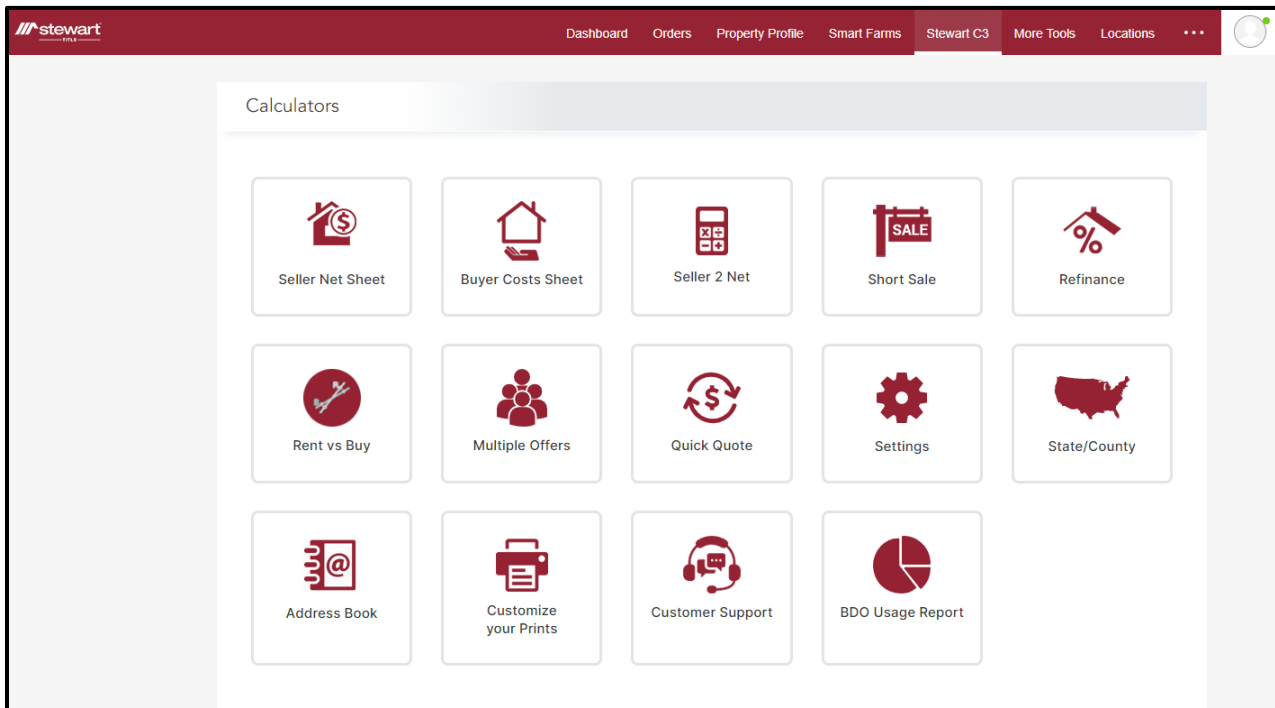


## Using the Stewart Title Estimated Closing Costs Calculator (C3)

### C3 Dashboard

Each calculator or section can be accessed by clicking on the icon shown on the dashboard.



[State/County](#)

[Settings](#)

[Seller Net Sheet](#)

[Address Book](#)

[Buyer Costs Sheet](#)

[Customize your Prints](#)

[Seller 2 Net](#)

[Customer Support](#)

[Short Sale](#)

[BDO Usage Report](#)

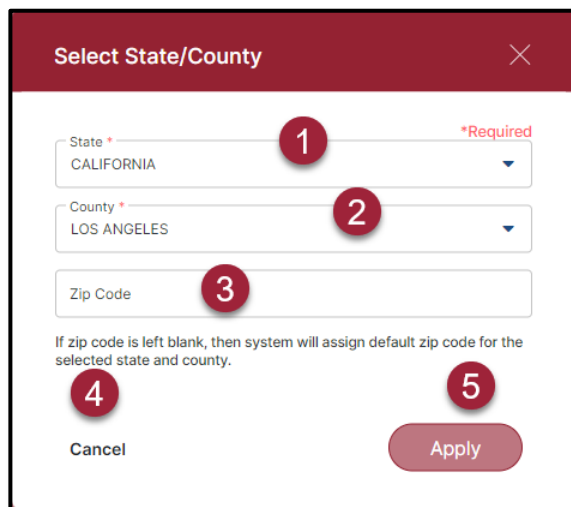
[Refinance](#)

[Rent vs. Buy](#)

[Quick Quote](#)

## State/County

Prior to utilizing a calculator, it is recommended to select the state and county of the property to be used with the calculator. This will ensure that the calculator will provide all information formatted correctly.



1. Select the property state from the State dropdown list.
2. Select the property county from the County dropdown list.
3. Enter the property zip code in the Zip Code field (optional).
4. Click Cancel if no changes are made to the State and County fields.
5. Click Apply to save the changes made to the State and County fields.

## Disclaimer

### Disclaimer

Stewart Title Guaranty Company, its suppliers and its subsidiaries and affiliates, including Stewart Title Insurance Company (collectively, "Stewart") take reasonable measures to ensure the quality of the data and the other information made available on this website. Nevertheless, because of the possibility of human, computer, or mechanical error, whether by Stewart's sources or by others, Stewart does not guarantee the accuracy, adequacy, or completeness of any of this information. The information is provided for informational purposes and therefore, Stewart does not make any express or implied warranties regarding this information, or the use of the Stewart C3 calculator. You should independently verify all information obtained from this website.

The information provided is based upon typical, residential transactions thus, the estimate may vary, and additional charges may be included, when other types of transactions are involved, when unusual conditions of title are encountered, when special risks are insured against, or when special services are requested.

Each calculator contains a Disclaimer reminding the preparer and consumers of the Stewart Estimated Closing Costs Calculator (C3) that while all efforts are being made to provide the most accurate of information, there is always the chance for errors due to many reasons.

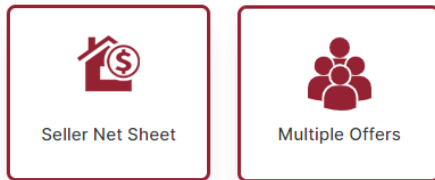


### Note

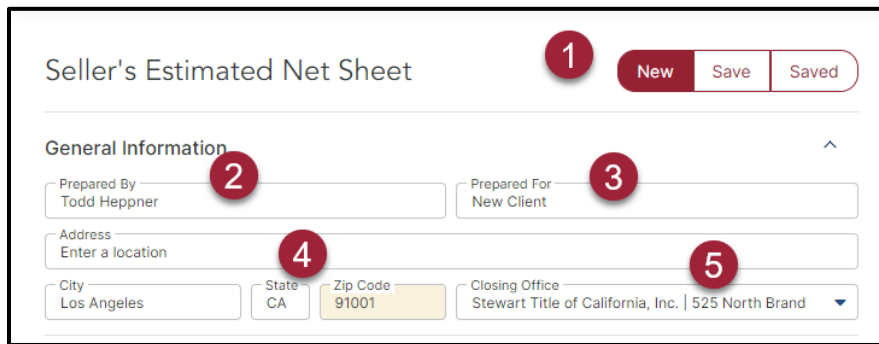
The disclaimer can be set for each state based upon the property location.

## Seller Net Sheet

The Seller Net Sheet calculator will show estimated fees and costs for the seller on a proposed transaction. The Multiple Offers calculator works the same way, but with the option of adding multiple offers to compare side-by-side on the output.



### General Information



The screenshot shows the 'Seller's Estimated Net Sheet' form. At the top right, there are three buttons: 'New', 'Save', and 'Saved', labeled with a red circle '1'. Below these is a section titled 'General Information' with an expand/collapse arrow. The form contains several input fields: 'Prepared By' (labeled with a red circle '2') with the value 'Todd Heppner', 'Prepared For' (labeled with a red circle '3') with the value 'New Client', 'Address' (labeled with a red circle '4') with the value 'Enter a location', 'City' (labeled with a red circle '5') with the value 'Los Angeles', 'State' with the value 'CA', 'Zip Code' with the value '91001', and a 'Closing Office' dropdown menu with the value 'Stewart Title of California, Inc. | 525 North Brand'.

1. The buttons at the top of the screen allow for the preparer to save calculations or select from saved calculations to update them.
  - a. Click New to begin a new calculation (button is the default when opening the calculator).
  - b. Click Save to save the calculation into the cloud so it can be accessed again later.
  - c. Click Saved to show the saved calculations to select to edit.
2. The Prepared By field will default to the name of the person logged into the tool – this is an editable field.
3. The Prepared For field is where an agent can put the name of their agency, for example, to appear on the calculation – this is an editable field.
4. Type the Address of the property for the proposed transaction. Google Maps will attempt to autofill the address as the information is entered. When found from Google Maps, click the address. If property is not found, it can be manually typed into this field. The City, State and Zip Code will auto populate from Google Maps, if chosen, otherwise can be manually entered.
5. Select the desired Closing Office from the Closing Office dropdown list – the closest office to the property will default into this field when the property address is added.

## Sale Price and Loan Info

Sale Price

\$ 500,000.00

Buyer's Loan Type

Conventional

Conventional %

80.00

Estimated Settlement Date

05-25-2023

Loan to be Paid or Assumed

Balance \$

Existing 1st

219,950.00

Rate %

Existing 1st

3.99

Existing 2nd

0.00

Existing 2nd

0.00

Existing 3rd

0.00

Existing 3rd

0.00

Total

\$ 219,950.00

Annual Property Tax \$: (use 12 months)

4,738.27

Available Assessor's Tax Date

2022

Assessor's Tax Rate %

1.204

[Show Tax Breakdown](#)

Please Note: Property tax information is provided by data companies who specialize in aggregating tax information and data across the US. Each of these state/county/municipality offices independently determines the date the information is available to the data companies; unfortunately, some are less timely than others. Users are encouraged to go directly to the applicable taxing authority website for the most current information and data.

1. Enter the Sales Price amount.
2. Select the Buyer's Loan Type, if known, from the dropdown list.
3. Enter the Combined Loan To Value (CLTV) %, if known.
4. Select the Estimated Settlement Date.
5. Enter the Balance of any known mortgages to be paid or assumed.
6. Enter the corresponding Rate % to the known mortgages to be paid or assumed.
7. Enter/update the Annual Property Tax for the property.



If the property was selected from Google Maps, this may auto populate based upon the tax information on record.

8. Available Assessor's Tax Date will show here to clarify the Annual Property Tax amount update from the vendor.
9. Assessor's Tax Rate % provided by the vendor.
10. The total from this section.

11. The Tax Breakdown can be shown by clicking the link.

BASIC LEVY-COUNTY, CITY, SCHOOL, & DISTRICT	\$3,474.23
COUNTY SANITATION DISTRICT NO.14	\$487.88
LANCASTER LIGHTING MAINTENANCE DISTRICT	\$109.08
LANCASTER SEWER SYSTEM	\$78.00
LOS ANGELES COUNTY FIRE DEPARTMENT	\$72.24
LOS ANGELES COUNTY TRAUMA/EMERGENCY SERVICES	\$64.61
REGIONAL PARK AND OPEN SPACE DISTRICT - MEASURE A	\$25.90
LOS ANGELES COUNTY WATERWORKS / ANTELOPE VALLEY DIST#40	\$10.00
ANTELOPE VALLEY MOSQUITO & VECTOR CONTROL	\$8.91
TOTAL TAXES	\$4,330.85
PERCENTAGE TAX RATE	1.204%

## Closing Costs

Closing Costs

Escrow or Settlement

Split

\$:

0.00

Owners Title Policy

Seller

\$:

0.00

Lenders Title Policy

Buyer

\$:

0.00

Drawing Deed \$

0.00

Notary \$

0.00

Transfer Tax \$

0.00

Prepayment Penalty \$

0.00

Reconveyance Fee \$

0.00

Pest Control Report \$

0.00

Payoff/Demand Statement \$

0.00

1. The Escrow or Settlement fee from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
2. The Owner's Title Policy premium from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
3. The Lender's Title Policy from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
4. Other fees from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired.

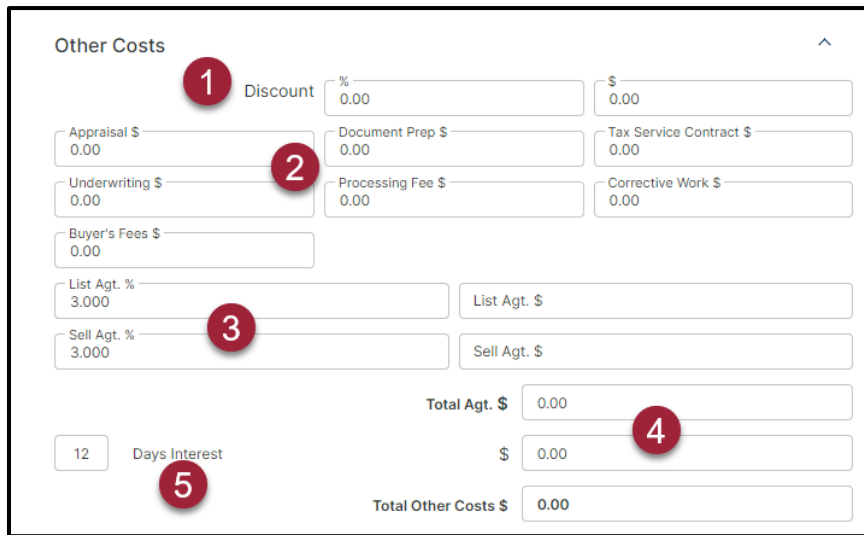
## Closing Costs Continued...

Closing Costs Continued...

Cost	Type	Rate	Total
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Total Closing Costs \$			0.00

1. Additional Closing Fees can be edited here if they populate from the Stewart Rate Calculator or entered if desired.
2. Additional Closing Fee Cost Type can be selected here from the dropdown list if a Closing Cost Fee is entered or shown – choose from Flat Fee or as a percentage of Loan Amount or Sales Price.
3. Additional Closing Fee Rate will calculate here if as a percentage or entered here if as a flat fee.

## Other Costs



**Other Costs**

1 Discount % 0.00 \$ 0.00

Appraisal \$ 0.00 Document Prep \$ 0.00 Tax Service Contract \$ 0.00

Underwriting \$ 0.00 Processing Fee \$ 0.00 Corrective Work \$ 0.00

Buyer's Fees \$ 0.00

List Agt. % 3.000 List Agt. \$

Sell Agt. % 3.000 Sell Agt. \$

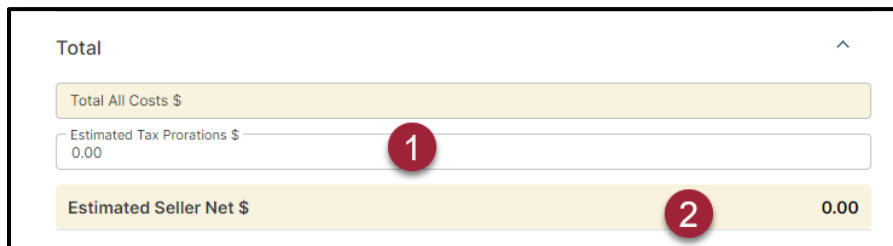
Total Agt. \$ 0.00

12 Days Interest \$ 0.00

Total Other Costs \$ 0.00

1. Loan Discount % or Amount can be entered here if known.
2. Other Closing Costs can be entered or edited here if known.
3. Commissions can be entered or edited here if known – as a percentage or a flat fee.
4. A subtotal of Other Closing Costs will show at the bottom of this section.
5. The number of days of interest can be entered here if known.

## Total



**Total**

Total All Costs \$

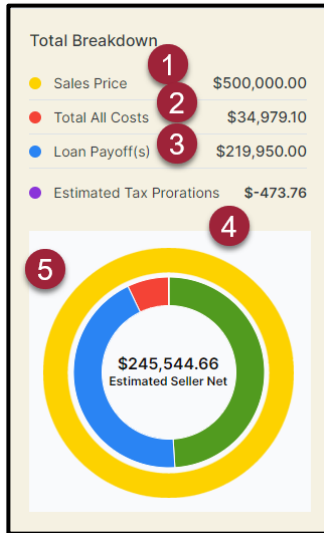
Estimated Tax Prorations \$ 0.00

Estimated Seller Net \$ 0.00



1. From the Annual Property Tax shown in the Sale Price and Loan Info section, a proration of the tax amount owed/due will be calculated.
2. The bottom line of the sections for the Estimated Seller Net will display here.

## Total Breakdown



The Total Breakdown displays totals of key factors of the Estimated Seller Net, along with a graph with the colors reflected for the following factors:

1. Sales Price
2. Total All Costs
3. Loan Payoff(s)
4. Estimated Tax Prorations
5. Estimated Seller Net amount graph for a visual reference

## Multiple Offers

Use the Next Offer button to add other offer data for comparison on the calculator output.



## Sharing the Calculator Results

When the calculator results are ready to be shared, there are options from which you can choose.

The results can be shared via text, which will include a link to a PDF of the results. A prompt to enter the phone number will appear – messaging rates will apply, if applicable.

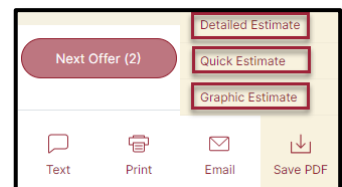
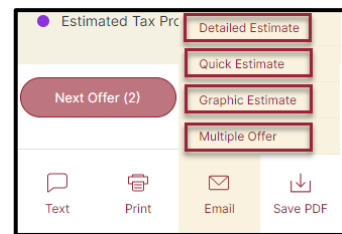
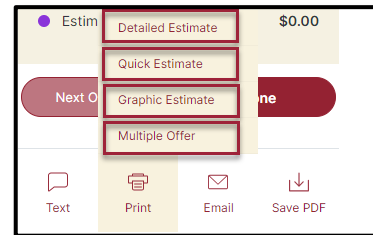
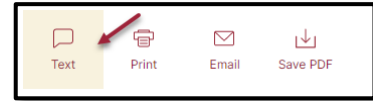
The results can be printed, emailed, or saved as either a Quick or Detailed version of the estimated results.

Graphic Estimate option will include the graphic image of the Total Breakdown.

Multiple Offer is only available on the Multiple Offers calculator and will include the other offers that were entered into the calculator for comparison purposes.

**Tip!**

Remember to save your estimated results to the cloud by clicking the Save button at the top of the page so that the estimate can be edited or modified without having to start over.




## Buyer Costs Sheet

The Buyer Costs Sheet calculator will show estimated fees and costs for the buyer on a proposed transaction.



### General Information



The screenshot shows the 'Buyer's Estimated Costs Sheet' interface. At the top right, there are three buttons: 'New' (highlighted with a red circle 1), 'Save', and 'Saved'. Below these is a section titled 'General Information' with an expand/collapse arrow. This section contains several input fields: 'Prepared By' (with 'Todd Heppner' entered, highlighted with a red circle 2), 'Prepared For' (with 'New Client' entered, highlighted with a red circle 3), 'Address' (with 'Enter a location' placeholder, highlighted with a red circle 4), and a row of three fields: 'City' (with 'Los Angeles' entered), 'State' (with 'CA' entered), and 'Zip Code' (with '91001' entered). To the right of these is a 'Closing Office' dropdown menu (highlighted with a red circle 5) showing 'Stewart Title of California, Inc. | 525 North Brand'.

1. The buttons at the top of the screen allow for the preparer to save calculations or select from saved calculations to update them.
  - a. Click New to begin a new calculation (button is the default when opening the calculator).
  - b. Click Save to save the calculation into the cloud so it can be accessed again later.
  - c. Click Saved to show the saved calculations to select to edit.
2. The Prepared By field will default to the name of the person logged into the tool – this is an editable field.
3. The Prepared For field is where an agent can put the name of their agency, for example, to appear on the calculation – this is an editable field.
4. Type the Address of the property for the proposed transaction. Google Maps will attempt to autofill the address as the information is entered. When found from Google Maps, click the address. If property is not found, it can be manually typed into this field. The City, State and Zip Code will auto populate from Google Maps, if chosen, otherwise can be manually entered.
5. Select the desired Closing Office from the Closing Office dropdown list – the closest office to the property will default into this field when the property address is added.

## Sale Price and Loan Info

1

Sale Price

\$ 0.00

2

Loan Type

Conventional

3

Name of Lender

1st Loan

Loan to Value %

90.00

2nd Loan

Loan to Value %

0.00

4

Interest Rate %

4.2500

5

Interest Rate %

0.0000

Terms in Years

30

Terms in Years

0

Adjustable

Amount \$

0.00

Adjustable

Amount \$

0.00

6

Down Payment \$

0.00

9

Amount \$

0.00

7

Estimated Closing Date

06-11-2023

8

No PMI

Show APR

10

Annual Property Tax \$

4,738.27

11

Assessor's Tax Rate %

1.204

Available Assessor's Tax Date

2022

Show Tax Breakdown

Please Note: Property tax information is provided by data companies who specialize in aggregating tax information and data across the US. Each of these state/county/municipality offices independently determines the date the information is available to the data companies; unfortunately, some are less timely than others. Users are encouraged to go directly to the applicable taxing authority website for the most current information and data.

1. Enter the Sales Price of the proposed transaction.
2. Select the Loan Type, if known, from the dropdown list.
3. Enter the Lender Name to display on the results.
4. Enter Loan Information for the 1st Loan.
5. Enter Loan Information for the 2nd Loan, if applicable.
6. Enter the Down Payment amount.
7. Select the Estimated Settlement Date.
8. Private Mortgage Insurance (PMI) may be automatically added but can be manually turned off if desired.
9. Select to show the APR on the results if desired.
10. Enter/update the Annual Property Tax for the property. The vendor's Available Assessor's Tax Date and Assessor's Tax Rate % provided by the vendor.



If the property was selected from Google Maps, this may auto populate based upon the tax information on record.

11. The Tax Breakdown can be shown by clicking the link.

BASIC LEVY-COUNTY, CITY, SCHOOL, & DISTRICT	\$3,474.23
COUNTY SANITATION DISTRICT NO.14	\$487.88
LANCASTER LIGHTING MAINTENANCE DISTRICT	\$109.08
LANCASTER SEWER SYSTEM	\$78.00
LOS ANGELES COUNTY FIRE DEPARTMENT	\$72.24
LOS ANGELES COUNTY TRAUMA/EMERGENCY SERVICES	\$64.61
REGIONAL PARK AND OPEN SPACE DISTRICT - MEASURE A	\$25.90
LOS ANGELES COUNTY WATERWORKS / ANTELOPE VALLEY DIST#40	\$10.00
ANTELOPE VALLEY MOSQUITO & VECTOR CONTROL	\$8.91
<b>TOTAL TAXES</b>	<b>\$4,330.85</b>
<b>PERCENTAGE TAX RATE</b>	<b>1.204%</b>

## Closing Costs

Closing Costs

Escrow or Settlement

Split

\$:

0.00

Owners Title Policy

Seller

\$:

0.00

Lenders Title Policy

Buyer

\$:

0.00

Discount %:

0.00

Discount \$:

0.00

Origination Fee

0.00

Processing Fee

0.00

Tax Service Contract

0.00

Document Preparation

0.00

Underwriting

0.00

Appraisal

0.00

Credit Report

0.00

1. The Escrow or Settlement fee from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
2. The Owner's Title Policy premium from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
3. The Lender's Title Policy from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
4. Loan Discount information can be added here.
5. Other fees from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired.

## Closing Costs Continued...

Closing Costs Continued...

1

2

3

Cost	Type	Rate	Total
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Total Closing Costs \$			0.00

1. Additional Closing Fees can be edited here if they populate from the Stewart Rate Calculator or entered if desired.
2. Additional Closing Fee Cost Type can be selected here from the dropdown list if a Closing Cost Fee is entered or shown – choose from Flat Fee or as a percentage of Loan Amount or Sales Price.
3. Additional Closing Fee Rate will calculate here if as a percentage or entered here if as a flat fee.

## Prepays

Prepays

1

2

3

4

5

Months Taxes 4	Rate 1.2500	\$ 0.00
Months Ins. 15	Rate/Thou 4.0000	\$ 0.00
Days Interest 30		\$ 0.00
Cost Other	Amount	Total Prepaid Items \$

1. Enter the Prepays for the Monthly Property Taxes – enter months and rate or amount.
2. Enter the Prepays for the Monthly Homeowner's Insurance – enter months and rate or amount.
3. Enter the number of days of prepaid interest or amount.
4. Enter additional costs if desired.
5. Total of Prepaid Items will calculate here.

## Payment

Payment

Principal and Interest \$0.00

Real Estate Taxes \$0.00

Homeowner Insurance \$0.00

0.00Rate Monthly \$0.00

P & I 2nd TD \$0.00

Monthly Expense HOA

Amount 0.00

Monthly Expense Mello Roos

Amount 0.00

Total Monthly Payment \$

1. The calculated Principal, Interest, Taxes, Insurance and PMI payments will be shown here.
2. HOA Fees, if applicable, can be added.
3. Other Monthly Expenses, if applicable, can be added.
4. Total Monthly Payment amount will be shown at the bottom.

## Total

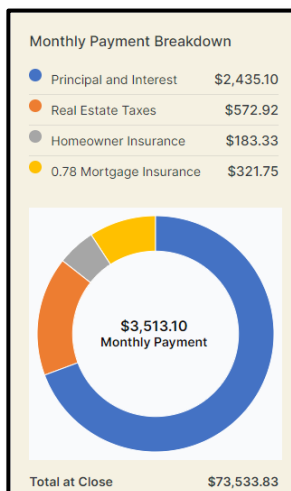
Total

Estimated Tax Prorations \$

Total at Close \$0.00

1. Estimated Tax Prorations will show here.
2. Total at Close for the Buyer will show here.

## Total Breakdown



The Total Breakdown will show the factors of the Monthly Payment along with a total due at Close.

## Sharing the Calculator Results

When the calculator results are ready to be shared, there are options from which you can choose.

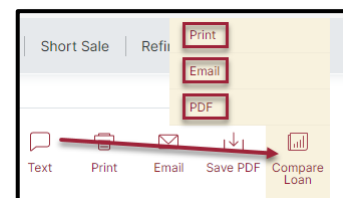
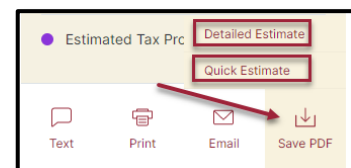
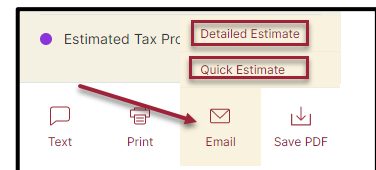
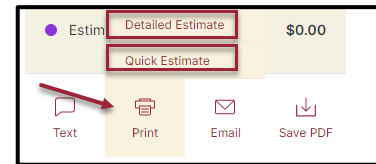
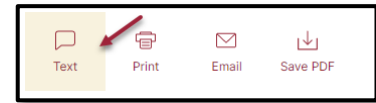
The results can be shared via text, which will include a link to a PDF of the results. A prompt to enter the phone number will appear – messaging rates will apply, if applicable.

The results can be printed, emailed, or saved as either a Quick or Detailed version of the estimated results.



Remember to save your estimated results to the cloud by clicking the Save button at the top of the page so that the estimate can be edited or modified without having to start over.

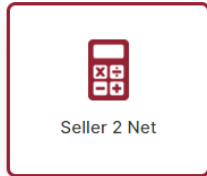
The option to print, email, or save a loan comparison is also available. The comparison will look at loans for different amounts, different CLTV's, and different terms will be presented in a side-by-side format.



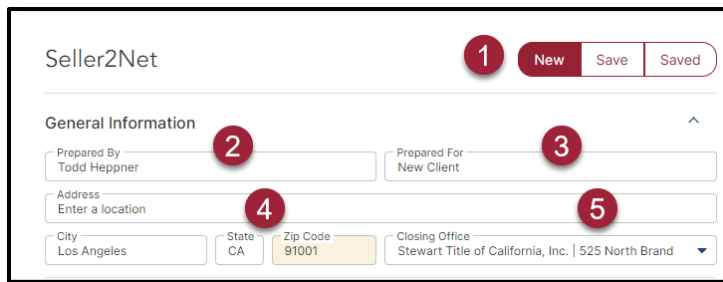


## Seller 2 Net

The Seller Net Sheet calculator will show estimated fees and costs for the seller on a proposed transaction.



### General Information

A screenshot of the Seller2Net calculator interface. At the top, there are three buttons: "New", "Save", and "Saved", with a red circle "1" next to the "New" button. Below these is a section titled "General Information" with an upward arrow. Inside this section, there are five input fields: "Prepared By" (containing "Todd Heppner", with a red circle "2" next to it), "Prepared For" (containing "New Client", with a red circle "3" next to it), "Address" (containing "Enter a location", with a red circle "4" next to it), "City" (containing "Los Angeles"), "State" (containing "CA"), "Zip Code" (containing "91001", with a red circle "5" next to it), and "Closing Office" (a dropdown menu containing "Stewart Title of California, Inc. | 525 North Brand").

1. The buttons at the top of the screen allow for the preparer to save calculations or select from saved calculations to update them.
  - a. Click New to begin a new calculation (button is the default when opening the calculator).
  - b. Click Save to save the calculation into the cloud so it can be accessed again later.
  - c. Click Saved to show the saved calculations to select to edit.
2. The Prepared By field will default to the name of the person logged into the tool – this is an editable field.
3. The Prepared For field is where an agent can put the name of their agency, for example, to appear on the calculation – this is an editable field.
4. Type the Address of the property for the proposed transaction. Google Maps will attempt to autofill the address as the information is entered. When found from Google Maps, click the address. If property is not found, it can be manually typed into this field. The City, State and Zip Code will auto populate from Google Maps, if chosen, otherwise can be manually entered.
5. Select the desired Closing Office from the Closing Office dropdown list – the closest office to the property will default into this field when the property address is added.

## Seller Must Net and Loan Info

Seller Must Net and Loan Info

Loan to be Paid or Assumed

Balance \$

Existing 1st  
0.00

Existing 2nd  
0.00

Existing 3rd  
0.00

Rate %

Existing 1st  
0.00

Existing 2nd  
0.00

Existing 3rd  
0.00

Total \$ 0.00

27

Days Interest

\$ 0.00

Annual Property Tax \$: (used for prorations)

4,738.27

Available Assessor's Tax Date

2022

Please Note: Property tax information is provided by data companies who specialize in aggregating tax information and data across the US. Each of these state/county/municipality offices independently determines the date the information is available to the data companies; unfortunately, some are less timely than others. Users are encouraged to go directly to the applicable taxing authority website for the most current information and data.

Buyer's Loan Type

Conventional

Conventional %

80.00

Estimated Settlement Date

05-27-2023

Seller Must Net \$

0.00

Calculate

1. Enter the existing loan info (up to 3).
2. Enter the estimated days of interest.
3. Enter/update the Annual Property Tax for the property. The Available Assessor's Tax Date will show here to clarify the Annual Property Tax amount update from the vendor.



If the property was selected from Google Maps, this may auto populate based upon the tax information on record.

4. Select the Buyer's Loan Type from the dropdown list, if known.
5. Enter the Combined Loan To Value (CLTV) %, if known.
6. Select the Estimated Settlement Date.
7. Enter the amount the Seller Must Net – amount that the Seller wants to walk away with.
8. Click the Calculate button to calculate the Sales Price to meet the Seller Must Net amount.

## Closing Costs

Closing Costs

Escrow or Settlement

Split

\$:

0.00

Owners Title Policy

Seller

\$:

0.00

Lenders Title Policy

Buyer

\$:

0.00

Drawing Deed \$

0.00

Notary \$

0.00

Transfer Tax \$

0.00

Prepayment Penalty \$

0.00

Reconveyance Fee \$

0.00

Pest Control Report \$

0.00

Payoff/Demand Statement \$

0.00

1. The Escrow or Settlement fee from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
2. The Owner's Title Policy premium from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
3. The Lender's Title Policy from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
4. Other fees from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired.

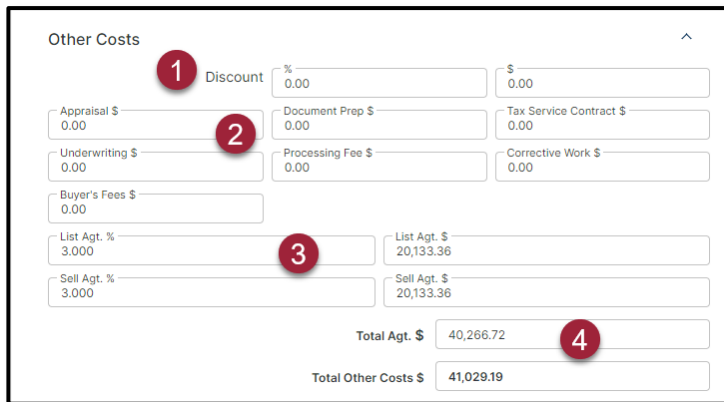
## Closing Costs Continued...

Closing Costs Continued...

Cost	Type	Rate	Total
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Total Closing Costs \$			0.00

1. Additional Closing Fees can be edited here if they populate from the Stewart Rate Calculator or entered if desired.
2. Additional Closing Fee Cost Type can be selected here from the dropdown list if a Closing Cost Fee is entered or shown – choose from Flat Fee or as a percentage of Loan Amount or Sales Price.
3. Additional Closing Fee Rate will calculate here if as a percentage or entered here if as a flat fee.

## Other Costs

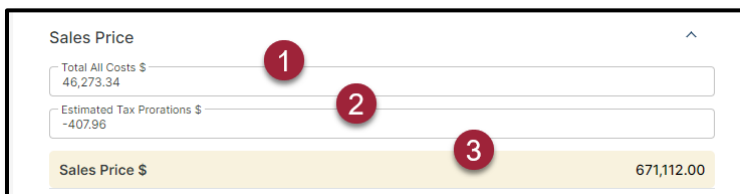


The 'Other Costs' form contains the following fields and values:

- Discount:** % 0.00, \$ 0.00 (Callout 1)
- Appraisal \$:** 0.00 (Callout 2)
- Document Prep \$:** 0.00
- Tax Service Contract \$:** 0.00
- Underwriting \$:** 0.00
- Processing Fee \$:** 0.00
- Corrective Work \$:** 0.00
- Buyer's Fees \$:** 0.00
- List Agt. %:** 3.000 (Callout 3)
- List Agt. \$:** 20,133.36
- Sell Agt. %:** 3.000
- Sell Agt. \$:** 20,133.36
- Total Agt. \$:** 40,266.72 (Callout 4)
- Total Other Costs \$:** 41,029.19

1. Loan Discount % or Amount can be entered here if known.
2. Other Closing Costs can be entered or edited here if known.
3. Commissions can be entered or edited here if known – as a percentage or a flat fee.
4. A subtotal of Other Closing Costs will show at the bottom of this section.

## Sales Price

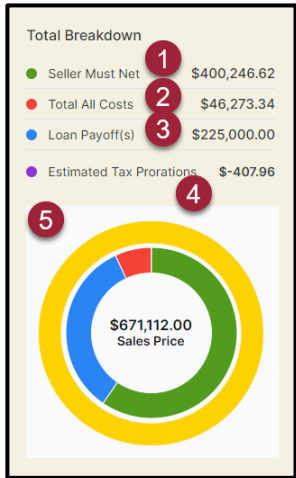


The 'Sales Price' form contains the following fields and values:

- Total All Costs \$:** 46,273.34 (Callout 1)
- Estimated Tax Prorations \$:** ~407.96 (Callout 2)
- Sales Price \$:** 671,112.00 (Callout 3)

1. The Total of the costs calculated.
2. From the Annual Property Tax shown in the Sale Price and Loan Info section, a proration of the tax amount owed/due will be calculated.
3. The calculated Sales Price after accounting for the Seller Must Net amount and all costs factored.

## Total Breakdown



The Total Breakdown displays totals of key factors of the Estimated Seller Net, along with a graph with the colors reflected for the following factors:

1. Seller Must Net
2. Total All Costs
3. Loan Payoff(s)
4. Estimated Tax Prorations
5. Estimated Sales Price amount graph for a visual reference

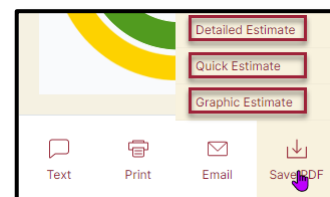
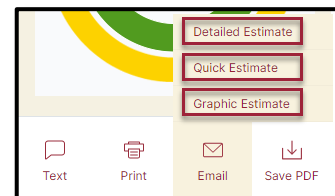
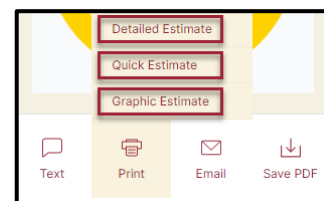
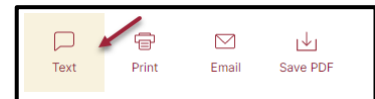
## Sharing the Calculator Results

When the calculator results are ready to be shared, there are options from which you can choose.

The results can be shared via text, which will include a link to a PDF of the results. A prompt to enter the phone number will appear – messaging rates will apply, if applicable.

The results can be printed, emailed, or saved as either a Quick or Detailed version of the estimated results.

Graphic Estimate option will include the graphic image of the Total Breakdown.

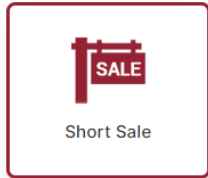


### Tip!

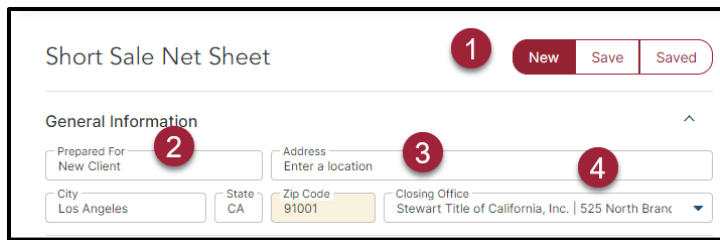
Remember to save your estimated results to the cloud by clicking the Save button at the top of the page so that the estimate can be edited or modified without having to start over.

## Short Sale

The Short Sale calculator will show estimated fees and costs for the seller on a proposed transaction.



### General Information



The screenshot shows the 'Short Sale Net Sheet' form. At the top, there are three buttons: 'New', 'Save', and 'Saved', labeled with a red circle '1'. Below these is the 'General Information' section. It contains several fields: 'Prepared For' (labeled with a red circle '2'), 'Address' (labeled with a red circle '3'), 'City' (labeled with a red circle '4'), 'State' (labeled with a red circle '4'), 'Zip Code' (labeled with a red circle '4'), and 'Closing Office' (labeled with a red circle '4'). The 'City' field is filled with 'Los Angeles', 'State' with 'CA', 'Zip Code' with '91001', and 'Closing Office' with 'Stewart Title of California, Inc. | 525 North Branc'.

1. The buttons at the top of the screen allow for the preparer to save calculations or select from saved calculations to update them.
  - a. Click New to begin a new calculation (button is the default when opening the calculator).
  - b. Click Save to save the calculation into the cloud so it can be accessed again later.
  - c. Click Saved to show the saved calculations to select to edit.
2. The Prepared For field is where an agent can put the name of their agency, for example, to appear on the calculation – this is an editable field.
3. Type the Address of the property for the proposed transaction. Google Maps will attempt to autofill the address as the information is entered. When found from Google Maps, click the address. If property is not found, it can be manually typed into this field. The City, State and Zip Code will auto populate from Google Maps, if chosen, otherwise can be manually entered.
4. Select the desired Closing Office from the Closing Office dropdown list – the closest office to the property will default into this field when the property address is added.

## Sale Price and Loan Info

Sale Price and Loan Info

1

Sale Price \$
0.00

2

Buyer's Loan Type
FHA 203b

3

Estimated Settlement Date
05-27-2023

Loan to be Paid

4

Payoff 1st
0.00

5

Payoff 2nd
0.00

Payoff 3rd
0.00

Lender Name

Payoff 1st

Payoff 2nd

Payoff 3rd

7

Total
\$ 0.00

6

Annual Property Tax \$: (used for prorations)
4,738.27

Available Assessor's Tax Date
2022

Please Note: Property tax information is provided by data companies who specialize in aggregating tax information and data across the US. Each of these state/county/municipality offices independently determines the date the information is available to the data companies; unfortunately, some are less timely than others. Users are encouraged to go directly to the applicable taxing authority website for the most current information and data.

1. Enter the Sale Price amount.
2. Select the Buyer's Loan Type from the dropdown list.
3. Select the Estimated Settlement Date.
4. Enter amounts for loans being paid off.
5. Enter Lender Names for loans being paid off.
6. Enter/update the Annual Property Tax for the property. The Available Assessor's Tax Date will show here to clarify the Annual Property Tax amount update from the vendor.



If the property was selected from Google Maps, this may auto populate based upon the tax information on record.

7. Total of loans being paid off.

## Closing Costs

Closing Costs

1

Escrow or Settlement
Split
\$ 0.00

2

Owners Title Policy
Seller
\$ 0.00

3

Lenders Title Policy
Buyer
\$ 0.00

4

Drawing Deed \$
0.00

Notary \$
0.00

Transfer Tax \$
0.00

Prepayment Penalty \$
0.00

Reconveyance
0.00

Pest Control Report \$
0.00

5

Payoff/Demand Statement \$
0.00

6

List Agt.
3.00
% \$ 0.00

7

Sell Agt.
3.00
% \$ 0.00

Total Agt. \$
0.00

1. The Escrow or Settlement fee from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
2. The Owner's Title Policy premium from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
3. The Lender's Title Policy from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
4. Other fees from the Stewart Rate Calculator will populate into this area, allowing the preparer to edit if desired.
5. Listing Agent Commission can be entered or edited here if known – as a percentage or a flat fee.
6. Selling Agent Commission can be entered or edited here if known – as a percentage or a flat fee.
7. Total of Agent Costs.

## Closing Costs Continued...

Cost	Type	Rate	Total
Natural Hazard Disclosure	Flat Fee	0.00	0.00
Home Warranty	Flat Fee	0.00	0.00
Delinquent Taxes	Flat Fee	0.00	0.00
Delinquent HOA	Flat Fee	0.00	0.00
Projected Arrears	Flat Fee	0.00	0.00
Buyers Closing Costs	Flat Fee	0.00	0.00
SB-2 Recording Fee	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Total Closing Costs \$			0.00

1. Additional Closing Fees can be edited here if they populate from the Stewart Rate Calculator or entered if desired.
2. Additional Closing Fee Cost Type can be selected here from the dropdown list if a Closing Cost Fee is entered or shown – choose from Flat Fee or as a percentage of Loan Amount or Sales Price.
3. Additional Closing Fee Rate will calculate here if as a percentage or entered here if as a flat fee.



## Other Information

Other Information
1

Buyer's Name

Address

City

State

Zip Code

Listing Agt.

Selling Agt.

1. Enter information here to feed to the calculator results.

## Other Costs

Other Costs
1

Discount % 0.00 \$ 0.00

Appraisal \$ 0.00

Document Prep \$ 0.00

Tax Service Contract \$ 0.00

Underwriting \$ 0.00

Processing Fee \$ 0.00

Corrective Work \$ 0.00

Buyer's Fees \$ 0.00

Total Other Costs \$ 0.00

1. Loan Discount % or Amount can be entered here if known.
2. Other Closing Costs can be entered or edited here if known.
3. Total of Other Costs.

## Credits

Credits
1
2

Deposit from Seller \$ 0.00

Credit from Agent \$ 0.00

1. Enter the amount of the Deposit from the Seller.
2. Enter the amount of the Credit from the Agent.

## Total

Total

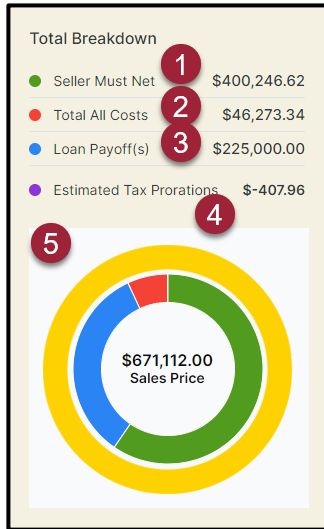
Total All Costs \$

Estimated Tax Prorations \$ 0.00

Estimated Net \$ 0.00

1. Estimated Tax Prorations will calculate here.
2. Total Estimated Net amount will calculate here.

## Total Breakdown



The Total Breakdown displays totals of key factors of the Estimated Seller Net, along with a graph with the colors reflected for the following factors:

1. Seller Must Net
2. Total All Costs
3. Loan Payoff(s)
4. Estimated Tax Prorations
5. Estimated Sales Price amount graph for a visual reference

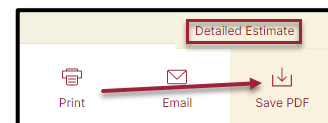
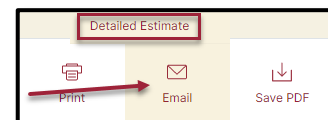
## Sharing the Calculator Results

When the calculator results are ready to be shared, there are options from which you can choose.

The results can be printed, emailed, or saved as either a Quick or Detailed version of the estimated results.

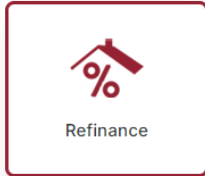


**Tip!** Remember to save your estimated results to the cloud by clicking the Save button at the top of the page so that the estimate can be edited or modified without having to start over.

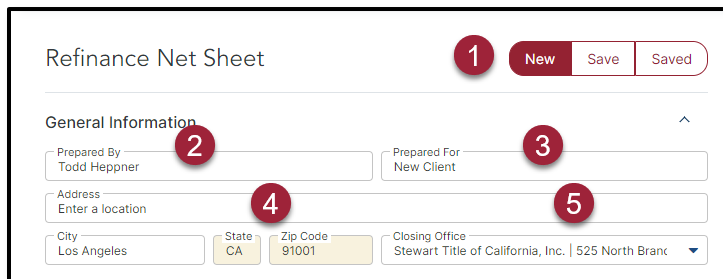


## Refinance

The Short Sale calculator will show estimated fees and costs for the seller on a proposed transaction.



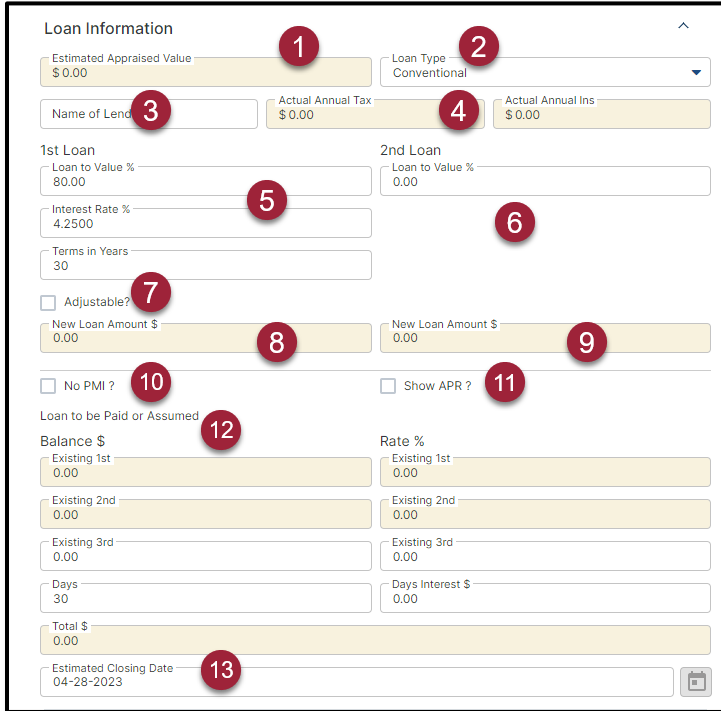
### General Information



The screenshot shows the 'Refinance Net Sheet' form. At the top right, there are three buttons: 'New' (1), 'Save', and 'Saved'. Below these is the 'General Information' section. It contains several fields: 'Prepared By' (2) with the value 'Todd Heppner', 'Prepared For' (3) with the value 'New Client', 'Address' (4) with the placeholder 'Enter a location', and 'City' (5) with the value 'Los Angeles'. There are also dropdown menus for 'State' (CA) and 'Zip Code' (91001), and a 'Closing Office' dropdown menu with the value 'Stewart Title of California, Inc. | 525 North Branc'.

1. The buttons at the top of the screen allow for the preparer to save calculations or select from saved calculations to update them.
  - a. Click New to begin a new calculation (button is the default when opening the calculator).
  - b. Click Save to save the calculation into the cloud so it can be accessed again later.
  - c. Click Saved to show the saved calculations to select to edit.
2. The Prepared By field will default to the name of the person logged into the tool – this is an editable field.
3. The Prepared For field is where an agent can put the name of their agency, for example, to appear on the calculation – this is an editable field.
4. Type the Address of the property for the proposed transaction. Google Maps will attempt to autofill the address as the information is entered. When found from Google Maps, click the address. If property is not found, it can be manually typed into this field. The City, State and Zip Code will auto populate from Google Maps, if chosen, otherwise can be manually entered.
5. Select the desired Closing Office from the Closing Office dropdown list – the closest office to the property will default into this field when the property address is added.

## Loan Information



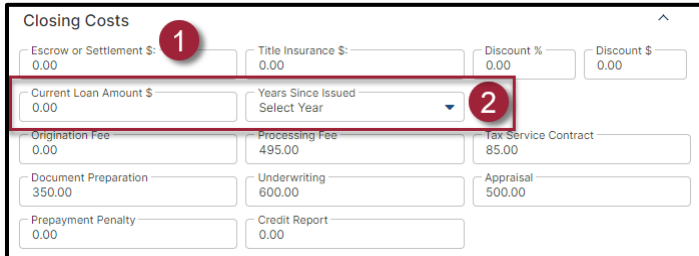
The screenshot shows a 'Loan Information' form with the following fields and callouts:

- 1**: Estimated Appraised Value (\$0.00)
- 2**: Loan Type (Conventional)
- 3**: Name of Lender
- 4**: Actual Annual Tax (\$0.00)
- 5**: 1st Loan Interest Rate % (4.2500)
- 6**: 2nd Loan Interest Rate % (0.00)
- 7**: Adjustable? (checkbox)
- 8**: New Loan Amount \$ (0.00)
- 9**: New Loan Amount \$ (0.00)
- 10**: No PMI? (checkbox)
- 11**: Show APR? (checkbox)
- 12**: Loan to be Paid or Assumed (checkbox)
- 13**: Estimated Closing Date (04-28-2023)

1. Enter the Estimated Appraised Value.
2. Select the Loan Type from the dropdown list.
3. Enter the Lender name to show on calculator results.
4. Enter Actual Property Tax and Insurance amounts.
5. Enter details for the new 1st loan.
6. Enter CLTV for 2nd loan, if applicable.
7. Indicate if APR is an Adjustable rate.
8. New Loan Amount of 1st loan.
9. New Loan Amount of 2nd loan.
10. Indicate if PMI should be turned off if shown as included.
11. Indicate whether to show APR on calculator results.
12. Provide details of the loan(s) being paid off by the refinance.

13. Select the Estimated Closing Date.

## Closing Costs



The screenshot shows the 'Closing Costs' form. Callout 1 points to the 'Escrow or Settlement \$' field. Callout 2 points to the 'Current Loan Amount \$' and 'Years Since Issued' dropdown menu.

Field	Value
Escrow or Settlement \$	0.00
Title Insurance \$	0.00
Discount %	0.00
Discount \$	0.00
Current Loan Amount \$	0.00
Years Since Issued	Select Year
Origination Fee	0.00
Processing Fee	495.00
Tax Service Contract	85.00
Document Preparation	350.00
Underwriting	600.00
Appraisal	500.00
Prepayment Penalty	0.00
Credit Report	0.00

1. Review and edit Closing Costs if necessary.

2. For Texas R-8 Credit – enter the written payoff balance of the existing loan OR the original amount of the loan (whichever is less) in the Current Loan Amount field. Select the number of years since the original loan was issued from the dropdown list in Years Since Issued field .

## Fees



The screenshot shows the 'Fees' table. Callout 1 points to the 'Cost' column, Callout 2 points to the 'Type' column, Callout 3 points to the 'Rate' column, and Callout 4 points to the 'Total Closing Costs \$' row at the bottom.

Cost	Type	Rate	Total
Title Courier Fee	Flat Fee	20.00	20.00
Title Recording Service Fee	Flat Fee	16.00	16.00
Title Signing Agent Fee	Flat Fee	200.00	200.00
Title Wire Transfer Fee	Flat Fee	25.00	25.00
Natural Hazard Disclosure Repoi	Flat Fee	95.00	95.00
Mortgage Recording Fee	Flat Fee	176.00	176.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
SB-2 Recording Fee	Flat Fee	0.00	0.00
Other	Flat Fee	0.00	0.00
Total Closing Costs \$			7,633.00

1. Review and edit Fees if necessary.

2. Review and edit Fee Cost Type from the dropdown list if a Fee is entered or shown – choose from Flat Fee or as a percentage of Loan Amount or Sales Price.

3. Review and edit Fee Rate if as a percentage or entered here if as a flat fee.

4. Closing Costs are totaled at the bottom of this section.

## Prepays

Prepays

Months Taxes

6

1

%

1.2500

2

\$

3,046.88

Months Insurance

15

2

Rate/Thou

4.0000

3

\$

2,437.50

Days Interest

30

3

\$

1,381.25

2 Months PMI \$

0.00

4

Cost

Other

5

Amount

6

Total Prepaid Items \$

6,865.63

7

1. Enter the Prepays for the Monthly Property Taxes – enter months and rate or amount.
2. Enter the Prepays for the Monthly Homeowner’s Insurance – enter months and rate or amount.
3. Enter the number of days of prepaid interest or amount.
4. Review and edit prepaid PMI if necessary.
5. Enter additional Cost Type if desired.
6. Enter additional Cost Amount if desired.
7. Total of Prepaid Items will calculate here.

## Payment

Payment

Principal and Interest \$

1,918.57

1

Real Estate Taxes \$

507.81

Homeowner Insurance \$

162.50

0.00

Rate Monthly PMI \$

0.00

Monthly Expenses

Other

2

Other

1. The calculated Principal, Interest, Taxes, Insurance and PMI payments will be shown here.
2. Additional Fees, if applicable, can be added (up to 2).

## Total

Total

Total Monthly Payment \$

2,588.88

1

Cash To Borrower \$

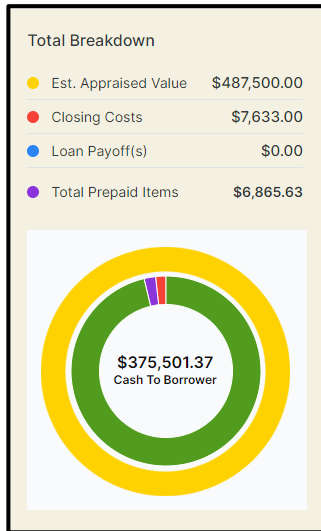
375,501.37

2

1. Estimated Total Monthly Payment amount.

2. Estimated Cash to Borrower will show here.

## Total Breakdown



The Total Breakdown will show the factors of the Monthly Payment along with a total due at Close.

## Sharing the Calculator Results

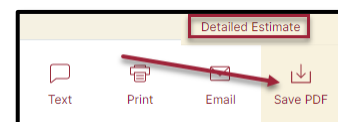
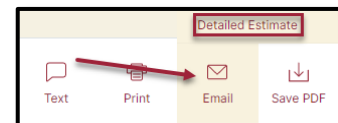
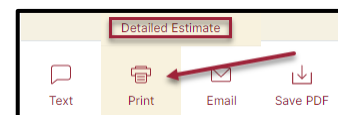
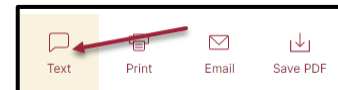
When the calculator results are ready to be shared, there are options from which you can choose.

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The results can be printed, emailed, or saved as either a Quick or Detailed version of the estimated results.

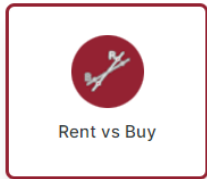


**Tip!** Remember to save your estimated results to the cloud by clicking the Save button at the top of the page so that the estimate can be edited or modified without having to start over.

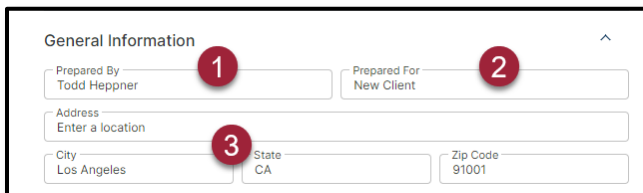


## Rent vs Buy

This calculator will allow for comparing the purchase vs renting the same home to determine at what point purchasing would be a better value than renting, if at all.



### General Information



General Information

Prepared By: Todd Heppner (1)

Prepared For: New Client (2)

Address: Enter a location (3)

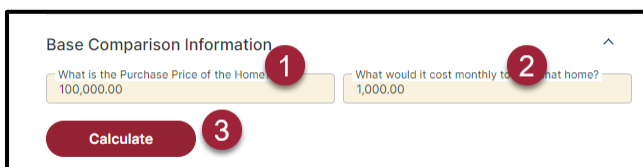
City: Los Angeles State: CA Zip Code: 91001

1. The Prepared By field will default to the name of the person logged into the tool – this is an editable field.
2. The Prepared For field is where an agent can put the name of their agency, for example, to appear on the calculation – this is an editable field.
3. Type the Address of the property for the proposed transaction. Google Maps will attempt to autofill the address as the information is entered. When found from Google Maps, click the address. If property is not found, it can be manually typed into this field. The City, State and Zip Code will auto populate from Google Maps, if chosen, otherwise can be manually entered.

#### Note

This calculator does not allow for saving to the cloud. This calculation will always need to be performed from scratch.

### Base Comparison Information



Base Comparison Information

What is the Purchase Price of the Home? 100,000.00 (1)

What would it cost monthly to rent that home? 1,000.00 (2)

Calculate (3)

1. Enter the Purchase Price of the property.
2. Enter the Monthly Rent Payment for that same property.





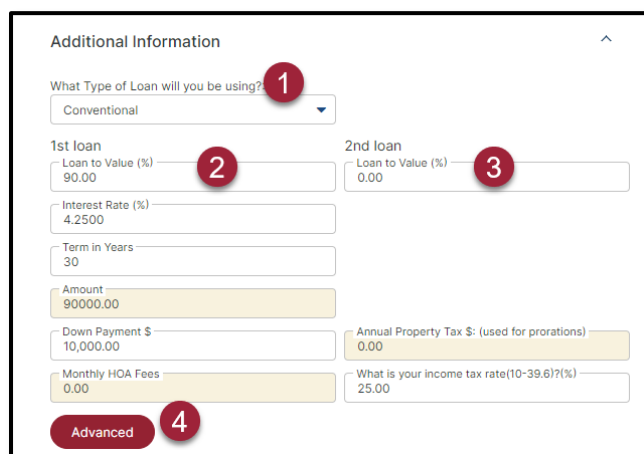
Do not enter a desired monthly rent payment – please enter a realistic or actual monthly rent payment for the subject property.

- Click the Calculate button to generate the graph.



The graph can take a few seconds to fully generate – please be patient.

## Additional Information



**Additional Information**

What Type of Loan will you be using? **1**

Conventional

1st loan **2**

Loan to Value (%) 90.00

Interest Rate (%) 4.2500

Term in Years 30

Amount 90000.00

Down Payment \$ 10,000.00

Monthly HOA Fees 0.00

2nd loan **3**

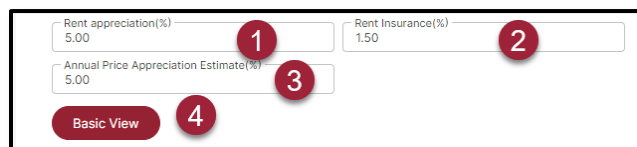
Loan to Value (%) 0.00

Annual Property Tax \$: (used for prorations) 0.00

What is your income tax rate(10-39.6)?(%) 25.00

**Advanced** **4**

- Select the Loan Type from dropdown list.
- For the 1st loan, select the loan details and other information.
- Enter the CLTV% for the 2nd loan, if applicable.
- Advanced button for more details.



Rent appreciation(%) **1**

5.00

Rent insurance(%) **2**

1.50

Annual Price Appreciation Estimate(%) **3**

5.00

**Basic View** **4**

- Enter the appreciation rate for the monthly rent payment.
- Enter the appreciation rate for the monthly rent insurance rate.
- Enter the appreciation rate for the annual purchase payment.
- Clicking the Basic View button will return you to the Additional Information section.

## Methodology

Expand this section to review details on how the calculation is computed.

### Rent Vs Buy Comparison

General Information

Base Comparison Information

Additional Information

Disclaimer

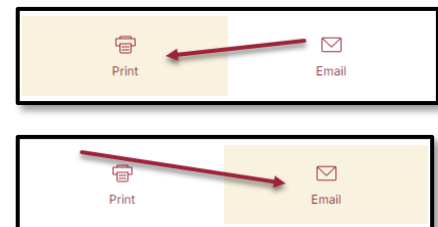
### Methodology

Our rent vs. buy calculator methodology compares the total cost of renting with the total cost of buying by looking at a number of factors that affect renting and purchasing. Unlike virtually every Rent vs Buy calculator available on the internet, we use "actual" closing costs from our Stewart Now Calculators based on the zip code the property is located in. Additionally when we calculate the future sale of the property you purchased, we do not use a simple flat, one rate fits all sales cost estimate but rather "real" Sellers Closing Costs calculated dynamically from our Stewart Now Calculators. The cost of renting, includes the monthly rent and renter's insurance. The cost of buying, is based on the purchase price and the type of financing selected (FHA, VA, USDA and Conventions loans); this will accurately produce the down payment and buyer closing costs including Prepaids that may be required by the loan type. We also automatically include the costs of Mortgage Insurance as required by the loan you selected. The monthly mortgage payment includes Principal, Interest, Taxes, Insurance and any required monthly Mortgage Insurance Premium plus monthly HOA fees entered by the user. We calculate income tax deductions for mortgage interest and property taxes; We automatically run appreciated Property Values through our Stewart Now Calculators for each year of ownership and produce accurate sales proceeds and seller closing costs; then use a net present value calculation to compare the cost of rent vs buying. Most of the factors can be tailored to your personal situation in the Advanced Settings.

## Sharing the Calculator Results

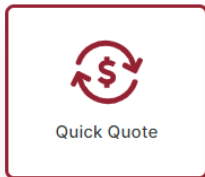
When the calculator results are ready to be shared, there are options from which you can choose.

The results can be printed, emailed, or saved as either a Quick or Detailed version of the estimated results.

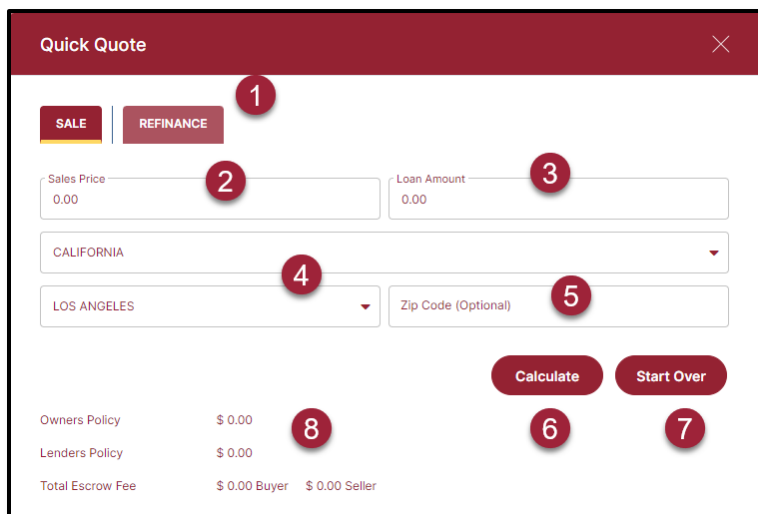


## Quick Quote

This calculator will provide a quick summary of policy premium and escrow fees without details.



### Sale



Quick Quote

**SALE** | **REFINANCE**

Sales Price: 0.00 | Loan Amount: 0.00

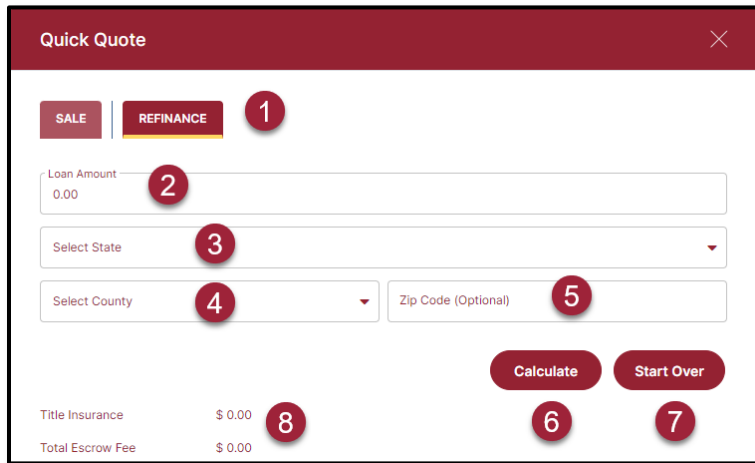
CALIFORNIA | LOS ANGELES | Zip Code (Optional):

**Calculate** | **Start Over**

Owners Policy: \$ 0.00  
Lenders Policy: \$ 0.00  
Total Escrow Fee: \$ 0.00 Buyer \$ 0.00 Seller

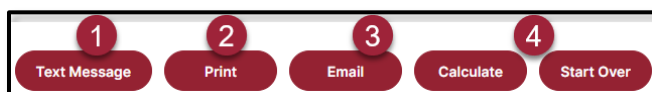
1. Choose the transaction type for the quick quote – in this example, we are using **Sale**.
2. Enter the Sales Price.
3. Enter the Loan Amount, if applicable.
4. Enter the State and County where the property is located.
5. Enter the zip code of the property address (optional).
6. Click the Calculate button to calculate the premiums and escrow fees.
7. Click Start Over to clear the fields and start over.
8. The Owner's Policy, Lender's Policy, and Total Escrow Fees will display.

## Refinance



1. Choose the transaction type for the quick quote – in this example, we are using **Refinance**.
2. Enter the Loan Amount.
3. Enter the State where the property is located.
4. Enter the County where the property is located.
5. Enter the zip code of the property address (optional).
6. Click the Calculate button to calculate the premium and escrow fees.
7. Click Start Over to clear the fields and start over.
8. The Title Insurance and Total Escrow Fees will display.

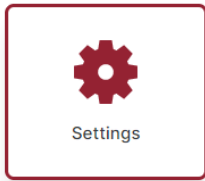
## Sharing the Calculator Results



When the calculator results are ready to be shared, there are options from which you can choose. These appear after clicking the Calculate button.

1. The results can be shared via text, which will include a link to a PDF of the results. A prompt to enter the phone number will appear – messaging rates will apply, if applicable.
2. The results can be printed.
3. The results can be emailed as a PDF. A prompt to enter the email address will appear.
4. The Calculate and Start Over buttons remain in view.

## Settings



Stewart C3 settings tool allow you to lock Closing Costs within your sheets that do not exist within the Stewart Rate Calculator.

### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

## Seller Cost

Seller Cost

Closing Costs

Fields	Type	Value	Lock
Listing Fee	Percentage	3.000	<input type="checkbox"/>
Selling Fee	Percentage	3.000	<input type="checkbox"/>
Transfer Tax Rate /\$1000 of Sale Price	%	0.00	<input type="checkbox"/>
Payoff Demand Statement	\$	0.00	<input type="checkbox"/>
Reconveyance Fee	\$	0.00	<input type="checkbox"/>
Drawing Deed	\$	0.00	<input type="checkbox"/>
Notary	\$	0.00	<input type="checkbox"/>
Pest Control Report	\$	0.00	<input type="checkbox"/>
Conventional Points	%	0.00	<input type="checkbox"/>
FHA VA Points	%	0.00	<input type="checkbox"/>

Save

☐ Remove Buyer's Loan Information from all Seller Net Sheet Estimate prints.

Closing Costs

Fields	Type	Value	Lock
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>

- For some options, the Closing Costs Type can be selected – flat fee, percentage of sales price or loan amount.
- Enter the value into the field (percentage or flat fee amount).
- Select the lock to save the changes and to have them feed to Seller Net Sheets where applicable.

### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

- Additional fields allow for adding fees that do not auto populate from the Stewart Rate Calculator.



It is recommended to add these at the bottom of the list to prevent Stewart Rate Calculator from overriding fees entered at the top of the list.

- Select the type from the dropdown list – flat fee, percentage of sales price or loan amount.

- Enter the value into the field (percentage or flat fee amount).

- Select the lock to save the changes and to have them feed to Seller Net Sheets where applicable.

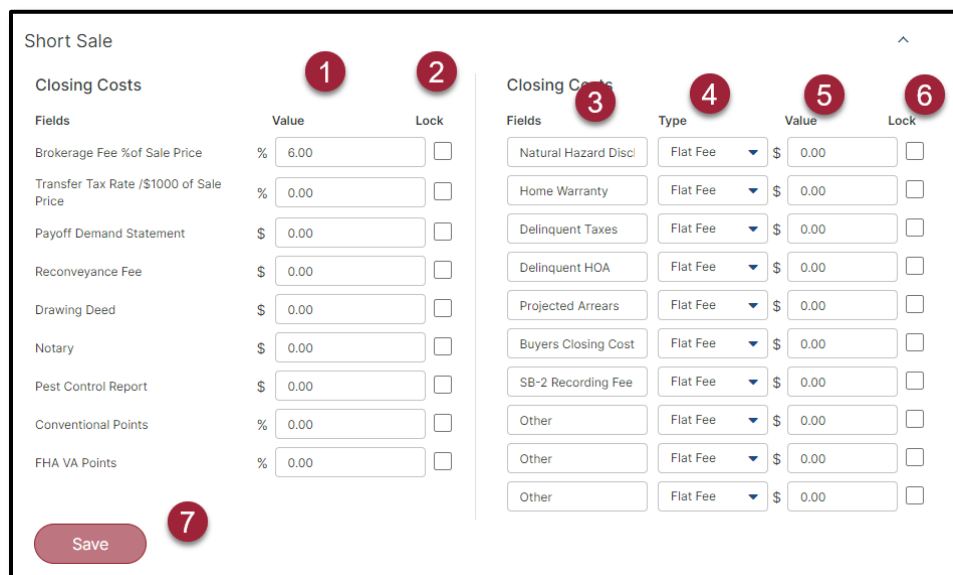


Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

- Click the Save button to lock your changes into the section.

- Select this checkbox to remove Buyer's Loan Information from any Seller Net Sheets generated.

## Short Sale



The screenshot shows the 'Short Sale' section of the Stewart C3 tool. It contains two tables for 'Closing Costs'. The left table has columns for 'Fields', 'Value', and 'Lock'. The right table has columns for 'Fields', 'Type', 'Value', and 'Lock'. A 'Save' button is at the bottom left. Numbered callouts indicate: 1. Value input field, 2. Lock checkbox, 3. Fields input field, 4. Type dropdown, 5. Value input field, 6. Lock checkbox, 7. Save button.

Fields	Value	Lock
Brokerage Fee % of Sale Price	% 6.00	<input type="checkbox"/>
Transfer Tax Rate /\$1000 of Sale Price	% 0.00	<input type="checkbox"/>
Payoff Demand Statement	\$ 0.00	<input type="checkbox"/>
Reconveyance Fee	\$ 0.00	<input type="checkbox"/>
Drawing Deed	\$ 0.00	<input type="checkbox"/>
Notary	\$ 0.00	<input type="checkbox"/>
Pest Control Report	\$ 0.00	<input type="checkbox"/>
Conventional Points	% 0.00	<input type="checkbox"/>
FHA VA Points	% 0.00	<input type="checkbox"/>

Fields	Type	Value	Lock
Natural Hazard Disc	Flat Fee	\$ 0.00	<input type="checkbox"/>
Home Warranty	Flat Fee	\$ 0.00	<input type="checkbox"/>
Delinquent Taxes	Flat Fee	\$ 0.00	<input type="checkbox"/>
Delinquent HOA	Flat Fee	\$ 0.00	<input type="checkbox"/>
Projected Arrears	Flat Fee	\$ 0.00	<input type="checkbox"/>
Buyers Closing Cost	Flat Fee	\$ 0.00	<input type="checkbox"/>
SB-2 Recording Fee	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>
Other	Flat Fee	\$ 0.00	<input type="checkbox"/>

Save

- Enter the value into the field (percentage or flat fee amount).

- Select the lock to save the changes and to have them feed to Seller Net Sheets where applicable.



Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

- Fields allow for editing/adding fees that do not auto populate from the Stewart Rate Calculator.



It is recommended to add these at the bottom of the list to prevent Stewart Rate Calculator from overriding fees entered at the top of the list.

4. Select the type from the dropdown list – flat fee, percentage of sales price or loan amount.
5. Enter the value into the field (percentage or flat fee amount).
6. Select the lock to save the changes and to have them feed to Seller Net Sheets where applicable.



Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

7. Click the Save button to lock your changes into the section.

## FHA/VA/USDA Loans

### FHA/VA/USDA Loans

#### FHA Closing Cost

	Payer	Value	Lock
Origination Factor	%	1.00	<input type="checkbox"/>
Document Preparation	Buyer	400.00	<input type="checkbox"/>
Tax Service Contract	Buyer	85.00	<input type="checkbox"/>
Underwriting	Buyer	450.00	<input type="checkbox"/>
Processing Fee	Buyer	450.00	<input type="checkbox"/>
Appraisal Fee	Buyer	0.00	<input type="checkbox"/>

#### VA Closing Cost

	Payer	Value	Lock
Origination Factor	%	1.00	<input type="checkbox"/>
Document Preparation	Seller	0.00	<input type="checkbox"/>
Tax Service Contract	Seller	0.00	<input type="checkbox"/>
Underwriting	Seller	0.00	<input type="checkbox"/>
Processing Fee	Seller	0.00	<input type="checkbox"/>
Appraisal Fee	Buyer	0.00	<input type="checkbox"/>

#### USDA Closing Cost

	Payer	Value	Lock
Origination Factor	%	0.00	<input type="checkbox"/>
Document Preparation	Buyer	400.00	<input type="checkbox"/>
Tax Service Contract	Buyer	85.00	<input type="checkbox"/>
Underwriting	Buyer	450.00	<input type="checkbox"/>
Processing Fee	Buyer	450.00	<input type="checkbox"/>
Appraisal Fee	Buyer	0.00	<input type="checkbox"/>

Save

1. Edit or enter FHA Closing Costs and edit the side (Buyer or Seller).



Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

## 2. Edit or enter VA Closing Costs and edit the side (Buyer or Seller).

### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

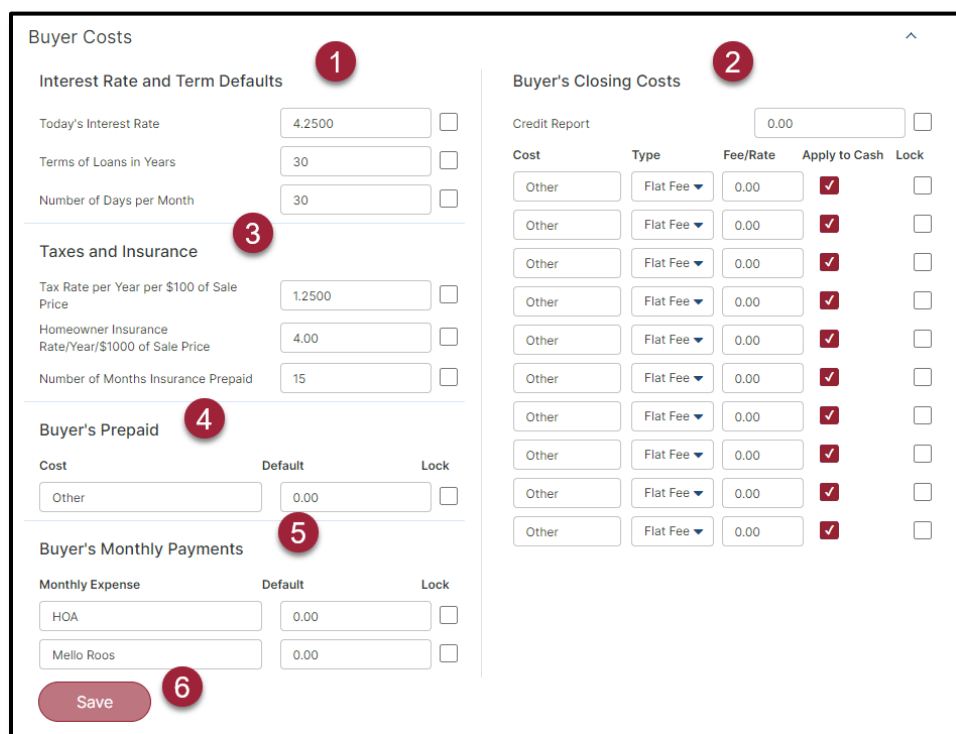
## 3. Edit or enter USDA Closing Costs and edit the side (Buyer or Seller).

### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

## 4. Click the Save button to lock your changes into the section.

## Buyer Costs



The screenshot shows the 'Buyer Costs' form with the following sections and callouts:

- 1** Interest Rate and Term Defaults: Includes fields for Today's Interest Rate (4.2500), Terms of Loans in Years (30), and Number of Days per Month (30).
- 3** Taxes and Insurance: Includes fields for Tax Rate per Year per \$100 of Sale Price (1.2500), Homeowner Insurance Rate/Year/\$1000 of Sale Price (4.00), and Number of Months Insurance Prepaid (15).
- 4** Buyer's Prepaid: Includes a table with Cost, Default, and Lock columns.
- 5** Buyer's Monthly Payments: Includes a table with Monthly Expense, Default, and Lock columns.
- 6** Save button: A red button at the bottom left of the form.
- 2** Buyer's Closing Costs: A table with columns for Cost, Type, Fee/Rate, Apply to Cash, and Lock. It contains multiple rows for adding fees.

## 1. Edit or enter Interest Rate and Term Defaults.

### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

## 2. Additional fields allow for adding fees that do not auto populate from the Stewart Rate Calculator.

### Tip!

It is recommended to add these at the bottom of the list to prevent Stewart Rate Calculator from overriding fees entered at the top of the list.



### 3. Edit or enter Taxes and Insurance values.

#### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

### 4. Edit or enter Buyer's Prepaid values.

#### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

### 5. Edit or enter Buyer's Monthly Payments values.

#### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

### 6. Click the Save button to lock your changes into the section.

## Refinance Costs

### Refinance Costs

Conventional Closing Cost

Points

%

0.00

Origination Factor

%

1.00

Document Preparation

\$

450.00

Tax Service Contract

\$

85.00

Underwriting

\$

450.00

Processing Fee

\$

450.00

Appraisal Fee

\$

500.00

Flood Certification

\$

25.00

Save

### Closing Costs

Fields	Type	Value	Lock
Endorsement	Flat Fee	\$ 0.00	
Notary Signing Ser	Flat Fee	\$ 0.00	
Payoff Demand	Flat Fee	\$ 0.00	
Reconveyance	Flat Fee	\$ 0.00	
Sub Escrow Fee	Flat Fee	\$ 0.00	
Other	Flat Fee	\$ 0.00	
Other	Flat Fee	\$ 0.00	
Other	Flat Fee	\$ 0.00	
Other	Flat Fee	\$ 0.00	
SB-2 Recording Fee	Flat Fee	\$ 0.00	
Other	Flat Fee	\$ 0.00	

### 1. Edit or enter Conventional Closing Cost.

#### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

## 2. Edit or enter additional Closing Costs.

### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

### Tip!

It is recommended to add these at the bottom of the list to prevent Stewart Rate Calculator from overriding fees entered at the top of the list.

## 3. Click the Save button to lock your changes into the section.

## Conventional Loans

### Conventional Loans

#### Adjustable Rate Loan Caps

Maximum Interest Rate Increase per Adjustment

1.00

☐

CAP Over Life-Maximum Interest Rate Increase

5.00

☐

Save

#### Conventional Closing Cost

Points

0.00

☐

Origination Factor

%

1.00

☐

Document Preparation

\$

450.00

☐

Tax Service Contract

\$

85.00

☐

Underwriting

\$

450.00

☐

Processing Fee

\$

450.00

☐

Appraisal Fee

\$

0.00

☐

## 1. Edit or enter Conventional Closing Cost.

### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

## 2. Edit or enter additional Closing Costs.

### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

## 3. Click the Save button to lock your changes into the section.

## Other Escrow

### Note

This section will only appear in geographic areas where Escrow Companies are used.

Other Escrow

This is where Users can enter the rates for Escrow Companies.

Please enter the Base Rate and Rate Per Thousand for both the Buyer and Seller Escrow Fee.

Buyer		Seller	
Base Rate	\$ 0.00	Base Rate	\$ 0.00
Rate Per Thousand	\$ 0.00	Rate Per Thousand	\$ 0.00

☐ These rates will override the Stewart rates.

Apply

1. Edit or enter base rate and rate per thousand for Buyer Escrow Fees.

### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

2. Edit or enter base rate and rate per thousand for Seller Escrow Fees.

### Note

Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

3. Select this checkbox to prevent Stewart Rate Calculator from overriding the Escrow Fees.
4. Click the Save button to lock your changes into the section.

## Loan Comparison

Loan Comparison

Closing Dates Timing Calculator

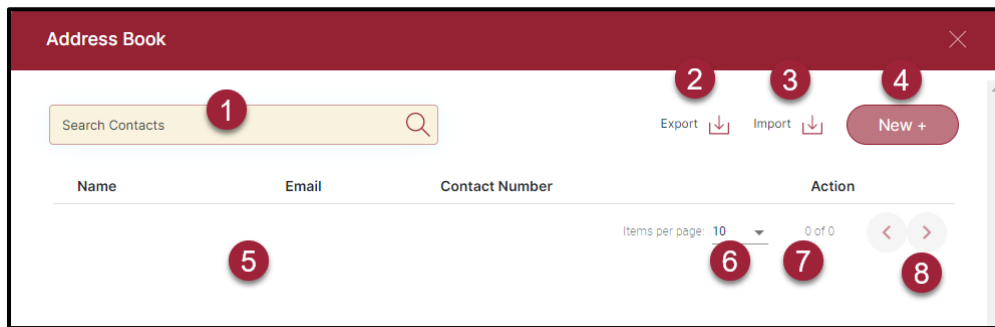
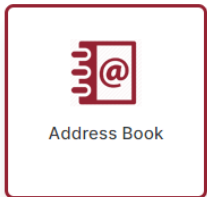
Sales Price Levels; Above / Below Original Amount

\$ 0.00

Apply

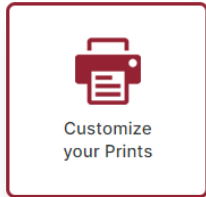
1. Enter the Sales Price levels above/below amount entered onto Buyer Costs Sheet Calculator.
2. Click the Apply button to lock your changes into the section.

## Address Book



1. The Search is designed to help you find contacts in your address book.
2. This address book can be exported for use with other programs.
3. You can import address books from other programs into Stewart C3.
4. Click New to manually add a new contact into your Address Book.
5. Contacts in your Address Book will display – name, email and contact number.
6. Select the number of contacts to appear in your view from this dropdown list.
7. Current and total page count of contacts based on the number shown per page.
8. Directional arrows allow you to turn the pages of contacts in your Address Book.

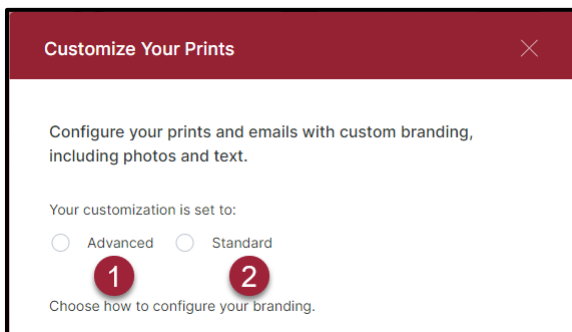
## Customize your Prints



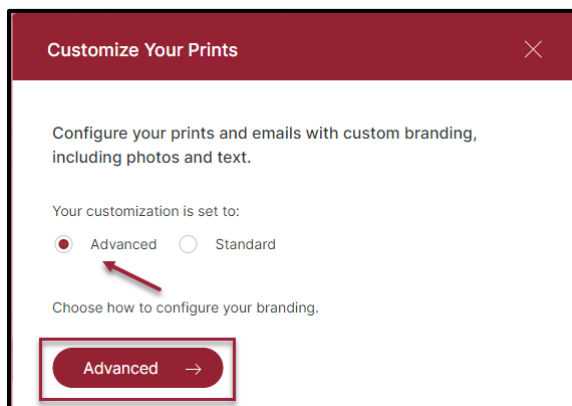
### Note

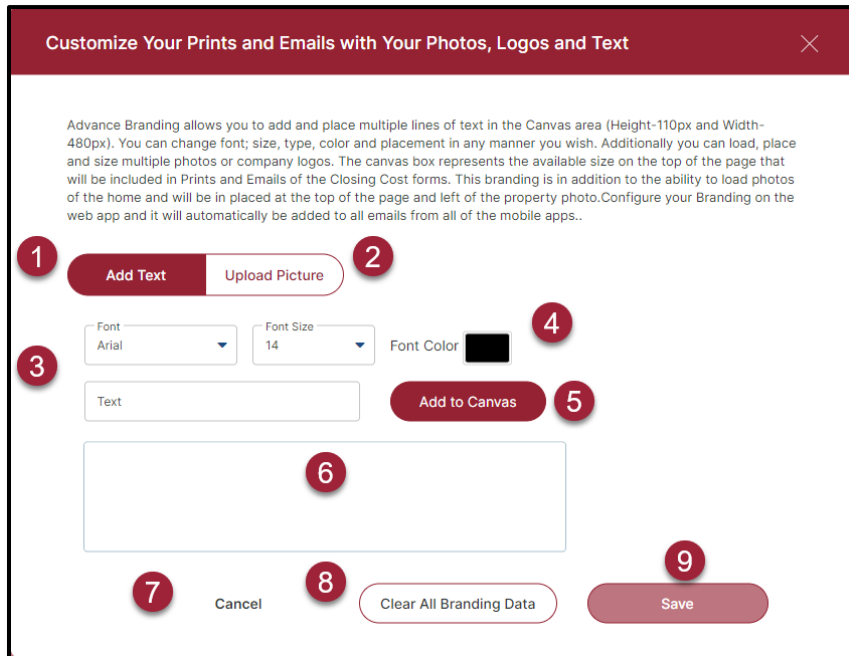
There are some states that prohibit co-branding (such as UT, WA, and WY). For situations where co-branding is not allowed, this feature can be restricted to prevent violation.

Utilizing this section will allow for contact info, branding and logos to appear on the Net Sheets and Cost Sheets.

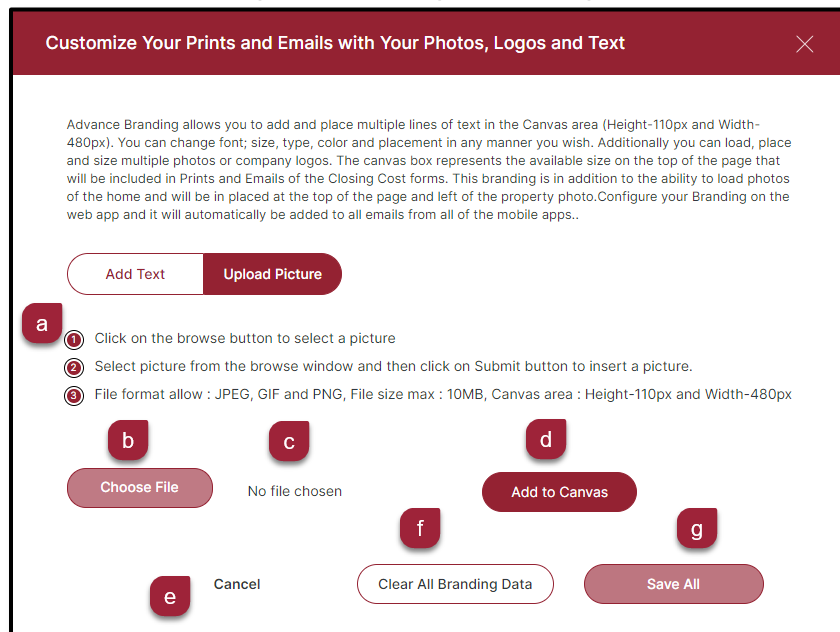


### 1. Advanced





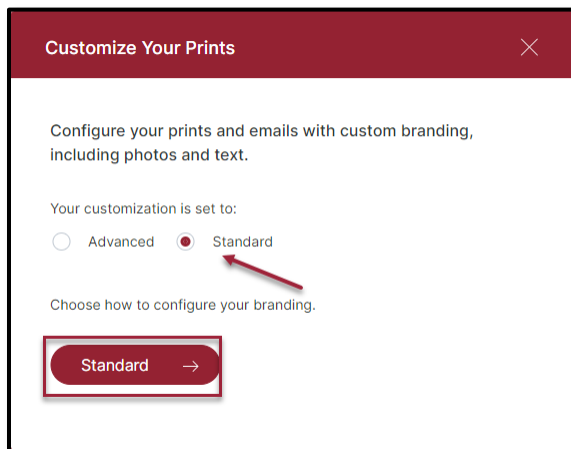
1. Selector Switch – Add Text provides view shown.
2. Selector Switch – Upload Picture provides separate screen shown below.

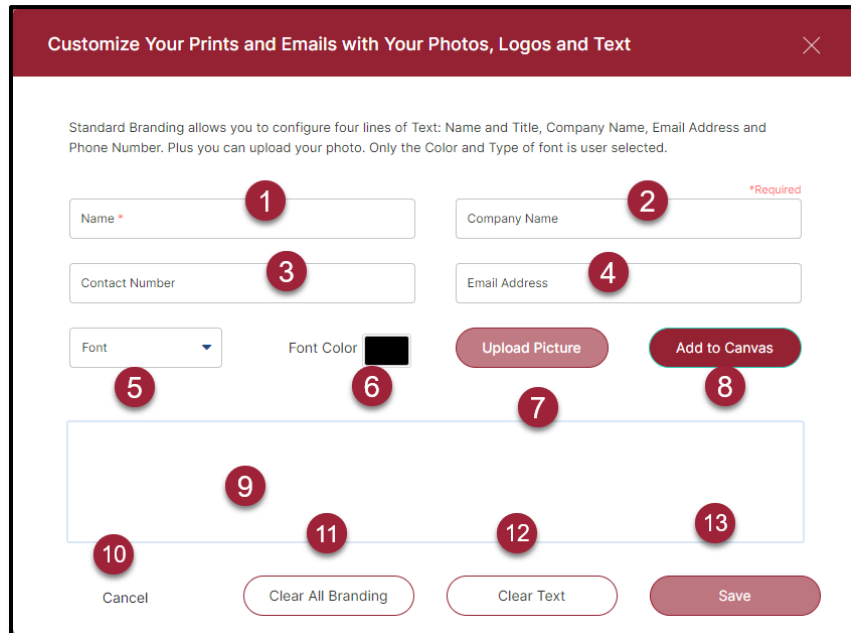


- a. Step by step instructions for adding a picture.
- b. Click this button to select a picture to upload.

- c. Picture(s) selected will be listed here.
  - d. Click this button to add the picture(s) to the canvas to be placed where desired.
  - e. Click Cancel to close the Upload Picture popup and return to Add Text popup.
  - f. Click Clear All Branding Data to start over.
  - g. Click Save All to exit the Advanced popup after completing.
- 3. Select Font and Font Size from dropdown lists and add desired text in Text field.
  - 4. Select Font Color from palette.
  - 5. Click this button to add the text to the canvas to be placed where desired.
  - 6. This is the Canvas – anything that is added will display on the Net Sheets and Cost Sheets if it fits inside the box.
  - 7. Click Cancel to close the Add Text popup and return to Customize Your Prints popup.
  - 8. Click Clear All Branding Data to start over.
  - 9. Click Save to exit the Add Text popup after completing.

## 2. Standard





Customize Your Prints and Emails with Your Photos, Logos and Text

Standard Branding allows you to configure four lines of Text: Name and Title, Company Name, Email Address and Phone Number. Plus you can upload your photo. Only the Color and Type of font is user selected.

Name \* 1

Company Name 2 \*Required

Contact Number 3

Email Address 4

Font 5

Font Color 6

Upload Picture 7

Add to Canvas 8

9

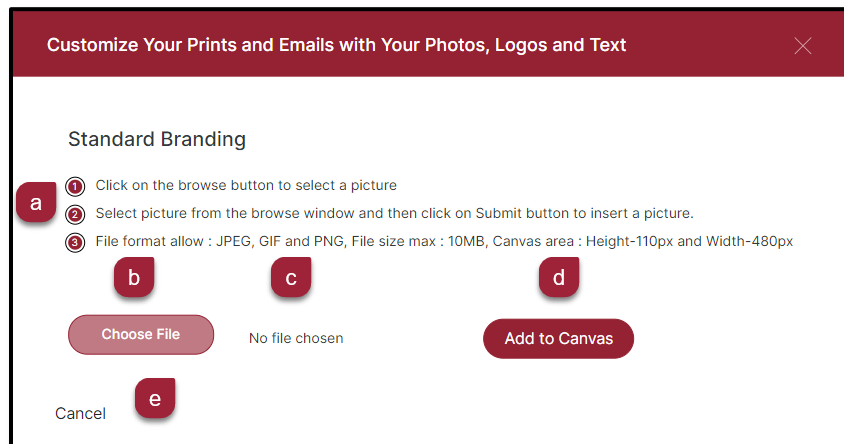
10 Cancel

11 Clear All Branding

12 Clear Text

13 Save

1. Enter Contact Name.
2. Enter Company Name (optional).
3. Enter Contact Number (optional).
4. Enter Email Address (optional).
5. Select Font from dropdown list.
6. Select Font Color from palette.
7. Select Upload Picture if desired – provides separate screen shown below.



Customize Your Prints and Emails with Your Photos, Logos and Text

Standard Branding

a ① Click on the browse button to select a picture

② Select picture from the browse window and then click on Submit button to insert a picture.

③ File format allow : JPEG, GIF and PNG, File size max : 10MB, Canvas area : Height-110px and Width-480px

b

c

d

Choose File

No file chosen

Add to Canvas

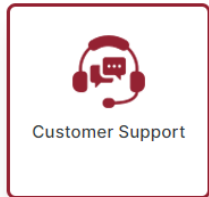
e

Cancel



- a. Step by step instructions for adding a picture.
  - b. Click this button to select a picture to upload.
  - c. Selected Picture will be listed here.
  - d. Click this button to add the picture to the canvas to be placed where desired.
  - e. Click Cancel to close the Upload Picture popup and return to C3 Dashboard.
8. Click this button to add the text to the canvas to be placed where desired.
  9. This is the Canvas – anything that is added will display on the Net Sheets and Cost Sheets if it fits inside the box.
  10. Click Cancel to close the popup and return to Customize Your Prints popup.
  11. Click Clear All Branding Data to start over.
  12. Click Clear Text to remove the text from the Canvas to allow you to start over.
  13. Click Save to exit the popup after completing.

## Customer Support



Contact your Business Development Officer (BDO) with questions on how to use Stewart C3.

For Technical Support, please contact Turning Point.

Customer Support

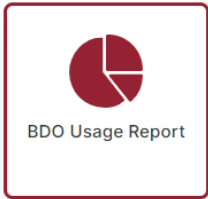
All Technical Support for the Stewart Now C3 Calculator program is provided by Turning Point Software, Inc.

Call Technical Support at 800-774-3918

Technical Support Hours of Operation: Monday through Friday; 8:30 a.m. - 4:30 p.m. PST

Email: [support@stewartnowc3.com](mailto:support@stewartnowc3.com)

## BDO Usage Report



The BDO Usage report will only be accessible by BDO's, Managers and Escrow Associates. For information on this functionality, please see the separate user guide.