

Using Stewart Now Mobile

Getting Started Guide November 8, 2019



Real partners. Real possibilities.™

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Introduction

This document walks you through what you need to know to get started with using the Stewart Now mobile app. If you do not already have it installed, you can download to your Apple or Android device from both the new Apple App Store or Google Play Store.

Before You Begin

Once you've downloaded Stewart Now mobile app on your device, you must create and verify your account following these steps.

Steps

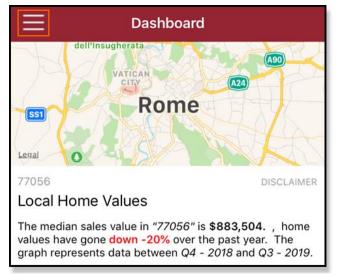
- 1. Open a browser and navigate to <u>www.StewartNow.com</u> to create your account. When finished, you will receive your login credentials from Stewart; use these to verify your account.
- 2. To verify your account:
 - Open the mobile app.
 - At **username** and **password**, type the credentials received from Stewart. You will be required to enter your mobile number to receive a text message with verification code.
 - Once received, enter the verification code to login.
- 3. To complete the login process, you will be prompted to determine how you want to log into any future sessions by selecting to use Touch ID or by creating a unique 4-6 digit passcode.

Navigating the Main Menu

As with any new application, it takes a little time to get familiar with navigating the system. The sooner you understand what's available and where to find it, the faster you can begin using. Let's get started with looking at the main menu.

Accessing the Main Menu

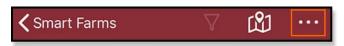
From the top-left corner, tap the **Menu** icon from anywhere in the app to open the menu.



Open the menu, to display various features, as shown below. For example, opening the menu displays the **Property Profiles** feature.

Ubaid Bdo Sales Representative Stewart Title	Mobile Phone: (222) 222-2222 Secondary Phone: (111) 111-1111 Email Address: ubaid.rehman@stewar	II
Dashboard		Lanal
Property Profiles	5	77056 Local He
+ - Calculators ÷ =		The media values hav
ப் Smart Farms		graph repr
OrderTrac		_
Office Locations		1135K
Feedback		- 908K - 681K - 454K

Tapping on **Property Profiles**, or any feature listed in the menu above, displays additional options such as the **Menu** button on the top-right of your screen. Utilize the **More** feature by clicking on the 3 dots on the top-right side of the app:



In this example, you can click **Print** or **Share** or **Save** to text, email or save your *Property Profiles Report*, *Net Sheets* or *documents*.

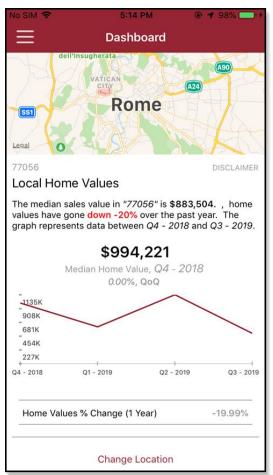


Understanding the Features

Now that you have a basic understanding of how to use the main menu, let's take a closer look at the features of Stewart Now Premium and how you might use them.

Using the Dashboard

When Stewart Now Mobile launches, the Dashboard displays:



Use the **Dashboard** to access the following features:

- Local Home Values
 - Based on your device's location, look here when you want to see the statistics of the Market and local home value trends currently selected.



Want to see a different location? No problem. Simply tap Change Location.

• Properties Viewing

- Glance here when you want to see how many properties you are currently viewing and being charged for within the app.

Working with Credits and Subscriptions

Using the app to access property data requires the purchase of credits. When you attempt to access this type of information you will be redirected to either the Apple App or Google Play Stores to make this purchase.



Not sure how to purchase credits? No problem, simply refer to the <u>Using Credit Packs and Subscriptions User Guide</u> to learn more.

Accessing Property Profiles

Access Property Profiles when you want to view:

- Ownership Information
 - Last Vesting Deed Documents
- Transaction History
- Sales Comparables
- Estimated Valuations
- Nearby Schools
- Demographics, and much more

You can also create a custom Property Profile Report to easily send and share this information with others.

Using Property Profiles

Complete these steps to learn how to use Property Profiles.

Steps

1. Tap the Main Menu icon and then, select Property Profiles.



For best results, be sure you update your *Current Location* if the property you want to work with is not in the city where you are currently located.

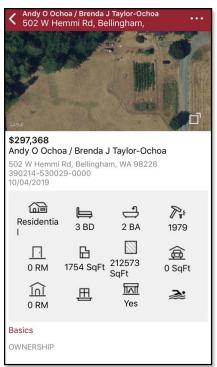
2. With the correct property location selected, touch the Tap to search for a property option.



3. Enter in the Address, Ownership Name or APN to generate the property information.

く Ba	ck Property Search	
Q	Address 502 W Hemmi Rd	
(2)	Ownership	
	APN	
۲	98216	
	PROPERTIES NEAR ME	
50	jested Addresses 2 W Hemmi Rd ingham, WA	

4. Notice the search results display the requested property information. Here you will find ownership details, transaction history, sales comparables, demographics and more.



- 5. Tap the magnifying glass icon to perform a manual address search. This will help you find addresses that are not appearing in the suggested list results.
- 6. Based on the laws in your state, you could be prompted to **unlock** a section for more data. If so, you will be required to purchase **credits** via the Apple App or Google Play Store based on the type of device you are using.

Property Valuation	~
Sales Comparables	~
Transaction History	~
Nearby Schools	Ý
Demographics	×
	_

🏹 Tip

Need to know more about purchasing credits? No problem, simply refer to the <u>Using Credit Packs and</u> <u>Subscriptions User Guide</u>.

7. To continue, tap the More button on the top-right and then, tap Create a Property Profile Report.



This opens the Create Profile Report screen.

8. Use this screen to customize the Profile Report by simply tapping Preview to save your preferences.

Kerver Back Create Profile Report	rt
Customize Report Select the content of the report	Save Preferences
Map of Property	
Parcel Map	0
Nearby Schools	○
Demographics	
Cover Page Include information about you and your client	
Prepared For	>
Prepared By	>
Reset	Preview

9. Once the **Property Profile Report** has been generated, you can save or share it by tapping on the **Share** button.



Working with Calculators

Stewart Now contains the following calculators:

- Mortgage Calculator (Monthly PITI)
- Seller's Net Sheet
- Buyer's Net Sheet

Accessing the Calendars

To access the calculators, tap the **Main Menu** icon, tap **Calculators** and then select the **Calculator** you want to work with.

New Estimate		
Q ?i	Mortgage Calculator	
Seller		
•	Seller's Net Sheet	
Buyer		
	Buyer's Estimate	
8	Cancel	

Using the Mortgage Calculator

This calculator is user-driven; it starts at 0. Complete the steps below to learn more about how this calculator works.

Steps

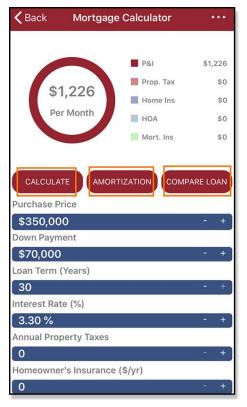
1. To use this calculator, you can either use the + or - buttons to change the prices/rates/taxes or you can tap the field to manually type an amount.

〈 Back	Back Mortgage Calculator			•••
		P&I	\$1,	226
	1 000	Prop. Tax		\$0
\$	1,226	Home Ins		\$0
Pe	er Month	🔳 ноа		\$0
		Mort. Ins		\$0
CALCULA			ARE LO	DAN
Purchase P	rice			
\$350,00	00		-	+
Down Payn	nent			
\$70,000)		-	+
Loan Term	(Years)			
30			Ξ	+
Interest Ra	te (%)			
3.30 %			-	+
Annual Pro	perty Taxes			
0			-	+
Homeowne	er's Insuranc	e (\$/yr)		
0			-	+
∕&				

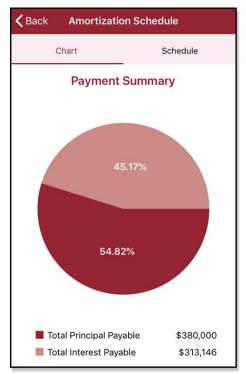
Note

PMI only takes place if the down payment is less than 20%.

2. When ready, tap **Calculate** to view results. Need to see more information? Tap **Amortization** to see more about the **Principle** and **Interest** information.



3. Tap to **Chart** tab to view the **Summary of Principle** and **Interest** payments.



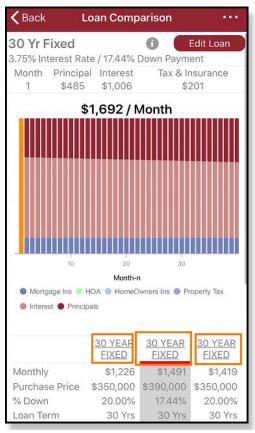
4. Tap **Schedule** to view a detailed schedule of contributions by year and month.

Kernel Amortization Schedule					
	Chart		Schedule		
	Year	Principal	Interest	Balance	
^	2019	\$1,506.85	\$4,269.36	\$378,493.15	
^	2020	\$6,199.49	\$16,905.36	\$372,293.67	
^	2021	\$6,484.29	\$16,620.56	\$365,809.38	
^	2022	\$6,782.18	\$16,322.67	\$359,027.20	
^	2023	\$7,093.75	\$16,011.10	\$351,933.45	
^	2024	\$7,419.63	\$15,685.22	\$344,513.82	
^	2025	\$7,760.49	\$15,344.36	\$336,753.33	
^	2026	\$8,117.01	\$14,987.84	\$328,636.32	
^	2027	\$8,489.90	\$14,614.95	\$320,146.42	
^	2028	\$8,879.92	\$14,224.93	\$311,266.50	

5. From the Mortgage Calculator screen, tap on **Compare Loans** to compare up to 3 loans at once.

く Back Comp	are up to 3	Loans	
Loan 1	Loan 2	Loan 3	
Purchase Price			
\$350,000		-	+
Down Payment			
\$70,000		-	+
Loan Term (Years)			
30		-	+
Interest Rate (%)			
3.30 %		=	+
Annual Property Ta	xes		
0		-	+
Homeowner's Insur	rance (\$/yr)		
0		-	+
HOA Fees (\$/yr)			
0		-	+
PMI (%)			
0.75 %		-	+
Cancel		Apply	

6. Tap on **Apply** to see the results of the compared loans. Tap the **Loan Title** bar to switch between each loan's graph.



Using the Seller's Net Sheet and Buyer's Estimate Calculators

Using these calculators are easy and quick. Complete the steps below to learn more.

Steps

1. Start by entering in the Property Location (City, State or Zip Code) and Sales Price.

Property Location
77064
Estimated Close Date
11/15/2019
Transaction Type
Sale/Purchase with Mortgage
Sale Price
\$0.00
Loan Amount
\$0.00
Loans Payoff(s)
Houston, Harris, Texas
Jersey Village, Harris, Texas
Jersey Vlg, Harris, Texas

2. The **Property Location** and **Sales Price** drive the automatically calculated tax pro-rations so it's important to always enter these two fields.

Est	. Cash to Close
	\$0.00
Property Location	on
Beverly Hills, Los	Angeles, California
Estimated Close	Date
11/15/2019	
Transaction Type	e
Sale/Purchase w	ith Mortgage
Sales Price	
\$0.00	Sugar Sugar
Loan Type	· · · · · · · · · · · · · · · · · · ·
Conventional	
Earnest Money D	Deposit
\$0.00	
Down Payment	
\$0.00	20
Loans & Prepaid	ls
•	>

The estimated close date will auto-populate 30 days out from the current date. Also, anything that is **underlined** within the Net Sheet can be modified.

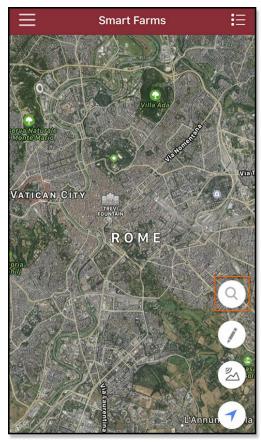
Creating Smart Farms

Create a Smart Farm when you want to precisely select a group of properties with detailed farming data. You can use powerful filters to segment properties, create Farm Reports and export Mailing Lists. Get unlimited farms and instant access to the data within each farm.

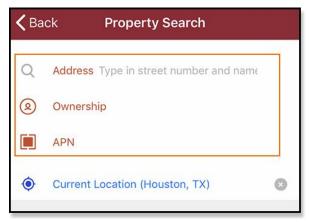
Complete these steps to learn more about creating smart farms.

Steps

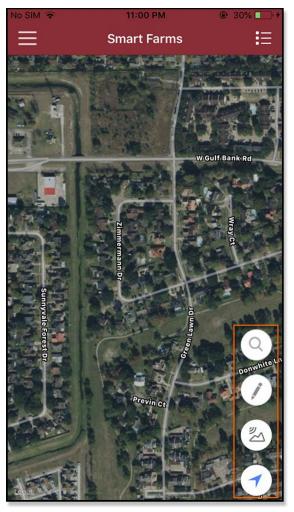
- 1. Tap on the Main Menu icon and then, tap Smart Farms.
- 2. To start a new Farm, tap the Search icon.



3. When prompted, enter the Property Address, Owner Name or APN.



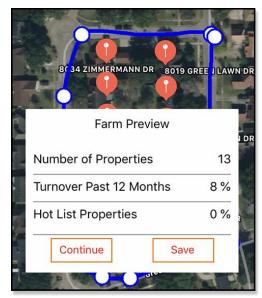
4. Zoom into the map and tap the **Draw** icon to draw and identify your Farm. Draw a shape around the properties you want to create a Farm of. The refine the shape, you can drag, delete or add an anchor point.



5. When finished, tap **Preview** to proceed, or tap **Reset** to redraw the Farm.



6. From here, **Smart Farm** will display the **number of properties**, the **12-month turnover rate** and **percentage of Hot List Properties***. Interested in saving your farm? Tap **Save** to save this farm or **Continue** to edit.



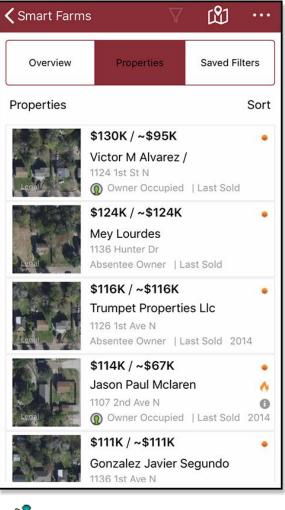
7. To view a saved farm, tap the **List** icon at the top right.



Notice the details of the saved farm display.

〈 Smart Farms	\bigtriangledown	ůй …
Overview	Properties	Saved Filters
32 Properties RGTest0906210	9	
	Turnover P 12 Mo.	ast
	• Farm	0 %
0% 55	• Zip Code	4 %
0,0 0,	County	5 %
Sold in the Past	Year	0
Hot List		13 %
Avg Length of St	ау	8.6 years
Avg Equity		\$89,312
Positive Equity		38 %
Owner Occupied	l	41 %
Ava Valuation		\$104.899

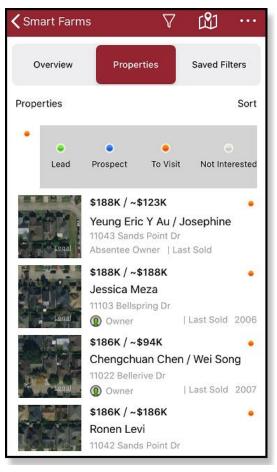
8. You can review details of individual properties by clicking on the **Properties** button. When doing so, you will be provided with the *Property Profile* data including **Sales Comps**, **Transaction History**, **Nearby Schools**, **Documents** such as **Last Vesting Deed**, and **Demographics**. You can also print or share this information with your customers.





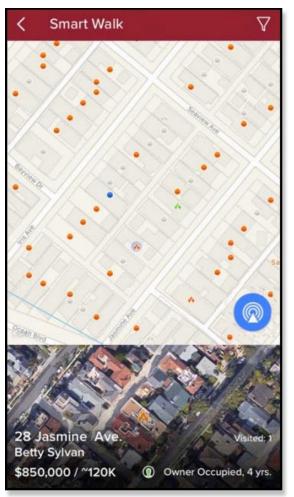
Within the **Property Profile** screen of a **Farm** property, you can bookmark a property from the **More** button on the top right of the screen. Bookmarked properties will show up in your **Property Profiles** bookmark list.

9. Swipe left on a property card to label it as a lead, a prospect, to visit or not interested. You can also tap on any property to view its Property Profile and select x to create a Property Profile Report.

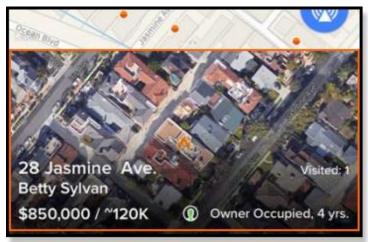


10. On the top-right, tap on the **More** button on the top-right to **export a farm report**, **export addresses for mailing labels** or **rename the farm** or **delete the farm**.

11. From **the Farm Overview**, tap the **Smart Walk** icon to view your current location and the farm's properties on a map.



12. You can also tap on a **Property Point** (orange dot) to view that property's information. Or, tap the **Property Card** to add property labels, notes, customer information and additional property information.



About Smart Farm Pro

*Smart Farm Pro adds even more power to your farm through exclusive analytics and instant evaluation of the turnover potential for each property. Easily unlock Smart Farm Pro with an in-app purchase from your Apple or Google Play Stores to access:

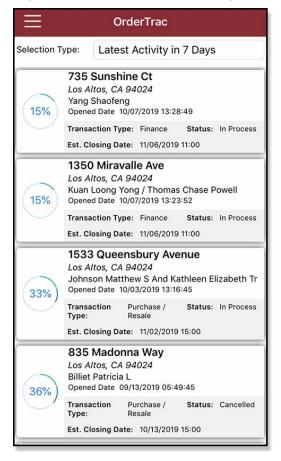
- Hot List Properties
- Percentage of Hot List Properties
- Percentage of homes with positive equity
- Average equity within a farm
- Estimated equity of a property
- Average valuation within a farm
- Valuation of a property

Using OrderTrac

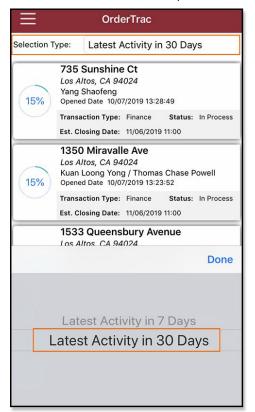
Want an easy way to follow an order's progress at every stage of the process? Great, you can do this using the OrderTrac feature. Simply follow these steps to learn more about how this works.

Steps

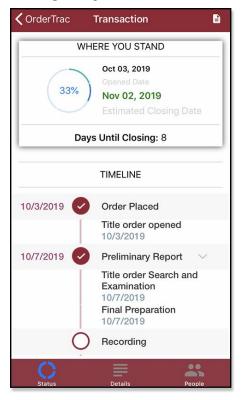
1. Tap the Main Menu icon and then tap OrderTrac. A summary of your most recent orders and their status display.



2. To view additional orders, tap Selection Type, and then select Latest Activity in 30 Days, and finally tap Done.



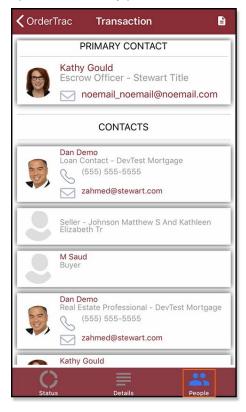
3. Want to see additional information? Simply tap any order from the list to view important details such as **Days Until Closing**, along with a timeline of events.



4. For even more detail, tap the **Details** button at the bottom of your screen. Additional information such as the **Order Number** and **Sales Price** display.

〈 OrderTrac Tra	nsaction			
TRANSACTION DETAILS				
Order Number	163444			
Service	Escrow/Title			
Transaction Type	Purchase / Resale			
Status	In Process			
Property Address	1533 Queensbury Avenue Los Altos, CA 94024			
SALES PRICE				

5. Need to see parties involved in the transaction? Simply tap **People** for that information. If needed, there is also an option to email any parties on the transaction directly from the app.



6. Interested in viewing documents associated with this transaction? Tap the **Documents** icon on the top-right of your screen.



7. Notice a list of documents display. Documents can be viewed or downloaded. To download a document, tap the **Cloud** icon to the right of the document.

〈 Transaction				
Your Documents				
Document Name	Created Date			
preliminary_report.pdf Title Commitment/ Preliminary Report	Oct 07, 2019			
plat_map.pdf Plat Map 	Oct 07, 2019			
preliminary_report.pdf Preliminary Report 	Oct 07, 2019			



For a complete list of documents that can be accessed on a transaction, please refer to the <u>Stewart Now Training</u> <u>Center</u>.

Working with Document Images

Use this feature when you want to see a listing of any documents that may have been provided to you via Property Profiles. Complete the steps below to learn more.

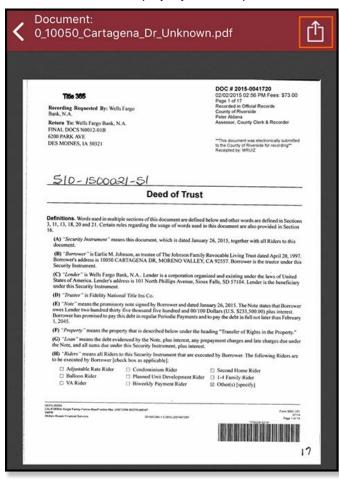
Steps

1. Tap on the **Main Menu** icon and then tap **Smart Farms**. Documents listed are sorted by **Property Address** and most recently accessed.

My Documents		E
	Address	×
Q Filter by Name, Type		
10050 Cartagena Dr Document: Unknown Status: Found		•••
10082 1 2 Westwanda Dr Document: <i>Last Vesting Deed</i> Status: Found	¢	
1010 Daria Dr Document: <i>Last Vesting Deed</i> Status: Found	¢	•••
1010 Daria Dr Document: <i>Last Finance Document</i> Status: Found	Ð	•••
1010 Daria Dr Document: Last Vesting Deed Status: Found	Ð	•••
1100 Sutton Way Document: <i>Unknown</i> Status: Found	Ð	•••
1100 Sutton Way Document: Last Vesting Deed Status: Found	Ð	

To retrieve a document from the cloud, tap the **Cloud** icon to the right of the document you want to access.

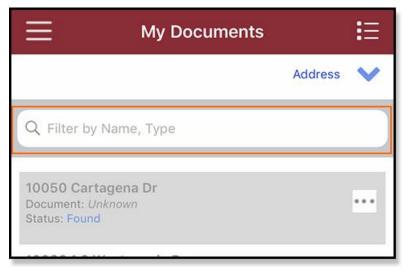
2. Once the document displays, you can tap the Share icon to share or save the document.



3. In the **My Documents** section, you can also tap the **More** button to the right of the document's name to access these additional options.



4. For additional options, you can search by **Name**, **Type** and **Address**.



5. Or tap the List icon on the top-right to toggle the option and Remove documents from the list.

Ξ	My Documents		
Select A	1	Address	<
	Remove Document(s)		
0	Document: Unknown Status: Found	Ģ	•••
0	Document: <i>Unknown</i> Status: Not Found	Ą	•••
	10050 Cartagena Dr Document: <i>Unknown</i> Status: Found		
	10082 1 2 Westwanda Dr Document: Last Vesting Deed Status: Found	Ģ	•••
0	1010 Daria Dr Document: Last Vesting Deed Status: Found	¢	•••
	1010 Daria Dr Document: Last Finance Document Status: Found	Ģ	•••
0	1010 Daria Dr Document: <i>Last Vesting Deed</i> Status: Found	Ð	•••
_	****		

Additional Information

Training

For additional information, training and documentation about Stewart Now, please see the <u>Stewart Now BDO Training</u> <u>Center</u> or the customer-facing <u>Stewart Now Training Center</u>.

Technical Support

For technical support, contact the Stewart Customer Care Center at 1.877.800.3132 or <u>StewartNowSupport@stewart.com</u>.