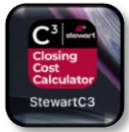# Using the Stewart Title Estimated Closing Costs Calculator (C3)

C3 App

Download the app from your favorite App Store.
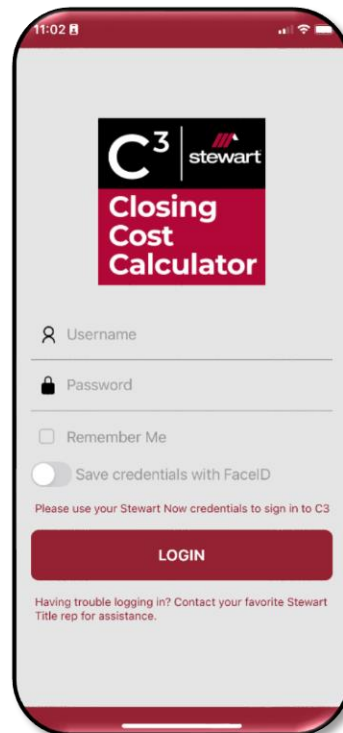
Note

You will also need the Stewart Now application to make this work.

C3 Login

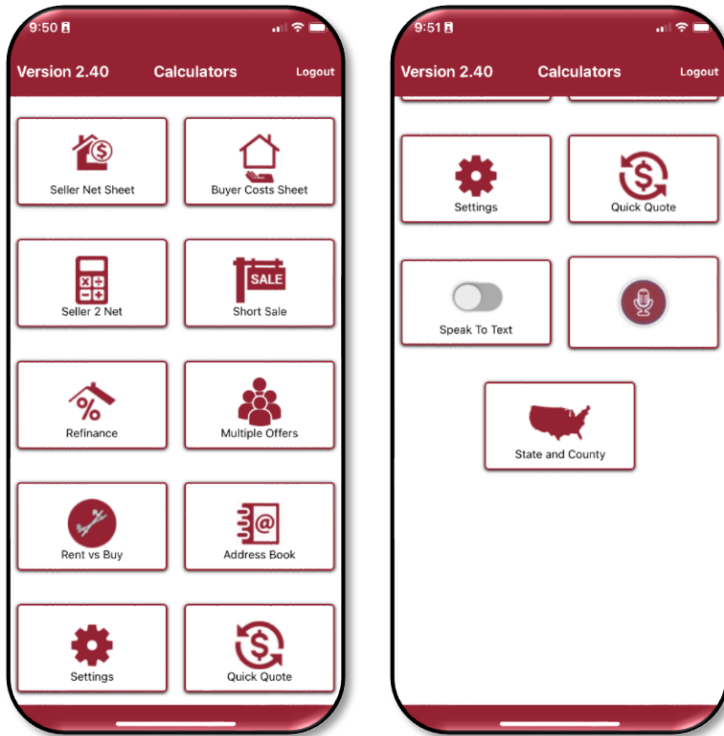As instructed, use your Stewart Now credentials to log into the app.

Use the Remember Me option to save your Username.

Select the FaceID option to turn on the ability to unlock the App with your device's facial recognition, if applicable.

C3 Dashboard

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

State/County

Seller Net Sheet

Buyer Costs Sheet

Seller 2 Net

Short Sale

Refinance

Rent vs. Buy

Quick Quote

Settings

Address Book

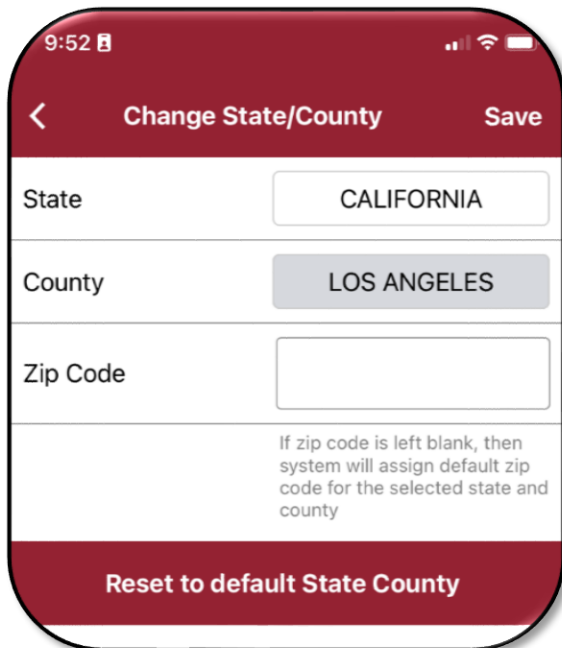**Speak to Text**

Customer Support

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.

State and County

- Select the property state from the State dropdown list.

- Select the property county from the County dropdown list.

- Enter the property zip code in the Zip Code field (optional).

- Click Save to save the changes made to the State and County fields.

- Click Reset to default State County to return to the State and County that matches your profile.

Address Hide/Unhide Toggle
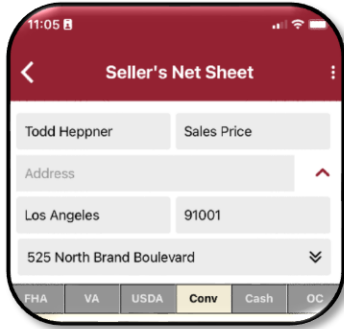
- Use the Hide/Unhide toggle ∨ ∧ to show or hide address details to provide more information on your screen as needed.
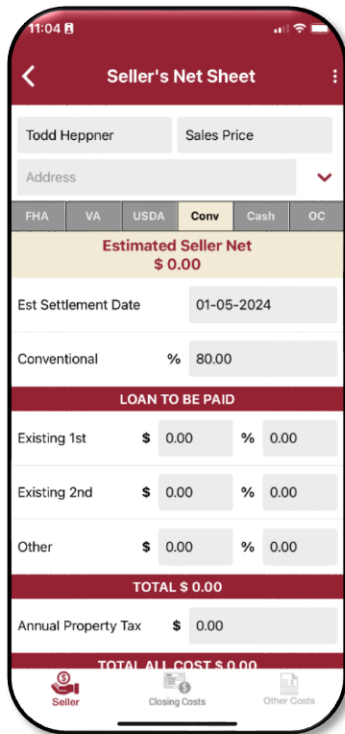
Note This functionality will be available on all calculators soon.

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.
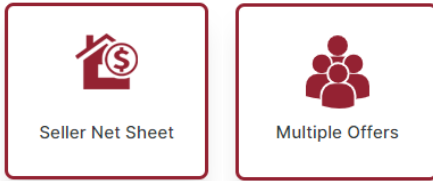

General Information

- The Prepared By field will default to the name of the person logged into the tool – this is an editable field.

- 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.

- 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.

- Complete the fields as needed, including loan type, loans to be paid, etc.

Closing Costs
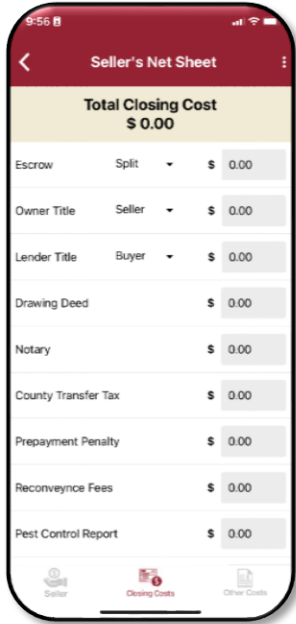
- The Escrow or Settlement fee and Title Premiums will populate from the Stewart Rate Calculator, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).

- Other fees will populate from the Stewart Rate Calculator into this area, allowing the preparer to edit if desired.

Other Costs
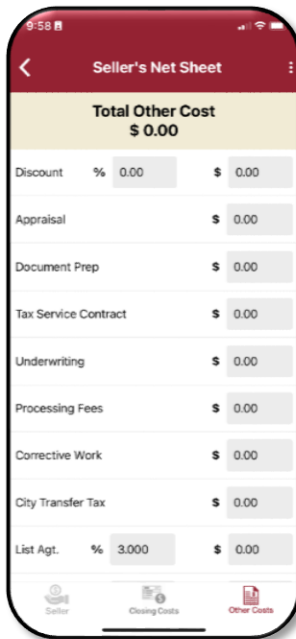
- Other costs, including many of the lender fees can be entered here.

    - Loan Discount % or Amount

    - Appraisal fees

    - Underwriting fees

    - Commissions

    - And others

Multiple Offers

- If using the Multiple Offers icon, you can repeat the process you followed for the Seller Net Sheet by adding each offer into its own section by clicking the Next Offer button. Click Done when finished.

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 opened, printed, emailed, or saved.

- 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.

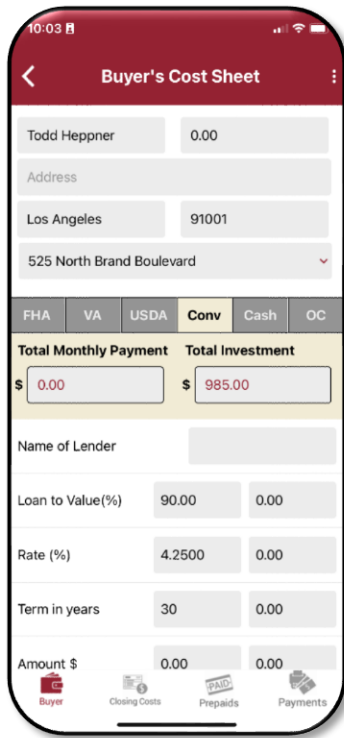- Multiple Offers will be shown as a side-by-side comparison.
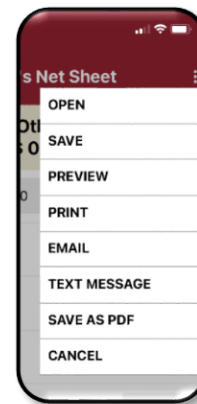
Buyer Costs Sheet

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


Buyer Costs Sheet

General Information

- The Prepared By field will default to the name of the person logged into the tool – this is an editable field.

- 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.

- 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.

- Enter the Sales Price of the proposed transaction.

- Select the Loan Type, if known, from the dropdown list.

- Enter the Lender Name to display on the results.

- Enter Loan Information for the 1st Loan.

- Enter Loan Information for the 2nd Loan, if applicable.

- Enter the Down Payment amount.

- Select the Estimated Settlement Date.

- Private Mortgage Insurance (PMI) may be automatically added but can be manually turned off if desired.

- Select to show the APR on the results if desired.

Closing Costs
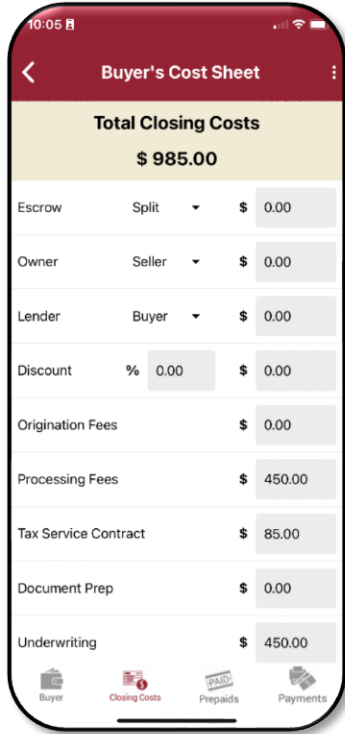
- The Escrow or Settlement fee and Title Premiums will populate from the Stewart Rate Calculator, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).

- Other fees will populate from the Stewart Rate Calculator into this area, allowing the preparer to edit if desired.

Prepaids
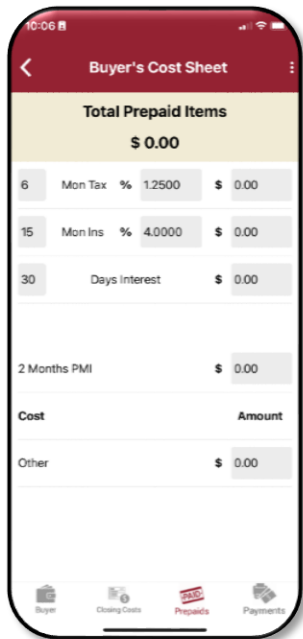
- Enter the Prepaids for the Monthly Property Taxes – enter months and rate or amount.

- Enter the Prepaids for the Monthly Homeowner's Insurance – enter months and rate or amount.

- Enter the number of days of prepaid interest or amount.

- Enter additional costs if desired.

Payments
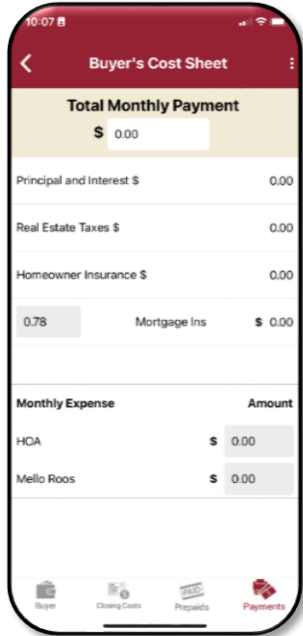
- The calculated Principal, Interest, Taxes, Insurance and PMI payments will be shown here.

- HOA Fees, if applicable, can be added.

- Other Monthly Expenses, if applicable, can be added.
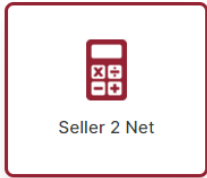
Sharing the Calculator Results

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 a PDF.

- 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.
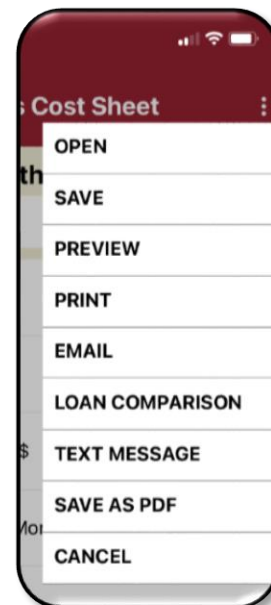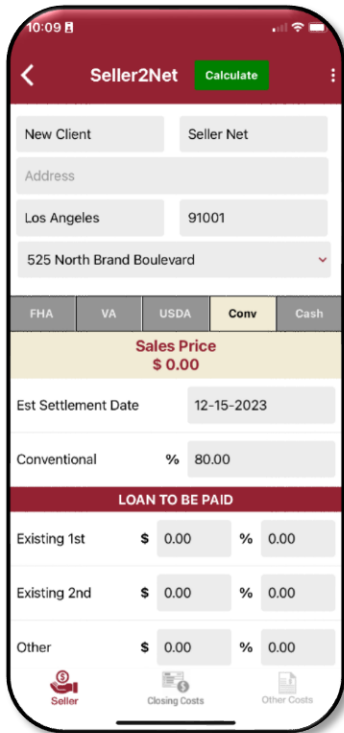
Seller 2 Net

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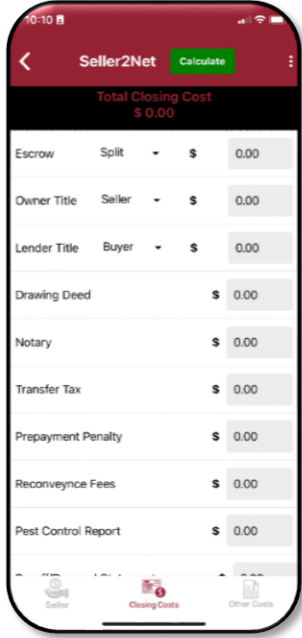

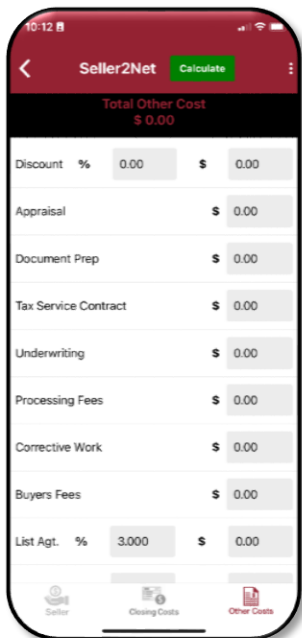Seller 2 Net

General Information

- The Prepared By field will default to the name of the person logged into the tool – this is an editable field.

- 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.

- 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.

- Enter the existing loan(s) info.

- 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.

- Select the Buyer's Loan Type, if known.

- Enter the Combined Loan To Value (CLTV) %, if known.

- Select the Estimated Settlement Date.

- Enter the amount the Seller Must Net – amount that the Seller wants to walk away with.

- Click the Calculate button to calculate the Sales Price to meet the Seller Must Net amount.

Closing Costs

- The Escrow or Settlement fee and Title Premiums will populate from the Stewart Rate Calculator, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).

- Other fees will populate from the Stewart Rate Calculator into this area, allowing the preparer to edit if desired.

- Click the Calculate button to calculate the Sales Price to meet the Seller Must Net amount.
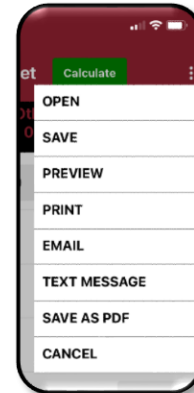
Other Costs

- Other costs, including many of the lender fees can be entered here.

  o Loan Discount % or Amount

  o Appraisal fees

  o Underwriting fees

  o Commissions

  o And others

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 opened, printed, emailed, or saved as a PDF.

- 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.
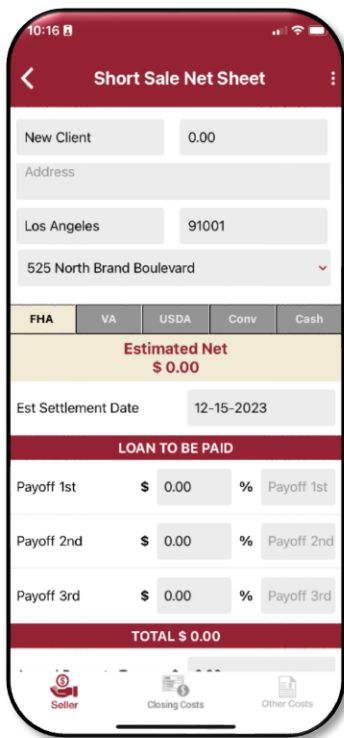
Short Sale

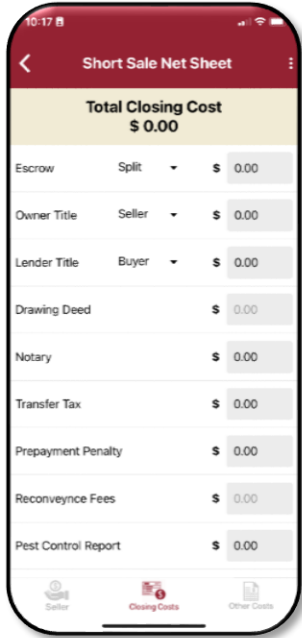The Short Sale calculator will show estimated fees and costs for the seller on a proposed transaction.

General Information

- The Prepared By field will default to the name of the person logged into the tool – this is an editable field.

- 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.

- 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.

- Enter the Sale Price amount.

- Select the Buyer's Loan Type from the dropdown list.

- Select the Estimated Settlement Date.

- Enter amounts for loans being paid off.
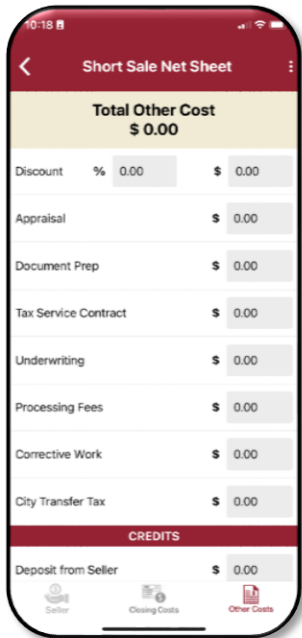
- Enter Lender Names for loans being paid off.

Closing Costs

- The Escrow or Settlement fee and Title Premiums will populate from the Stewart Rate Calculator, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).

- Other fees will populate from the Stewart Rate Calculator into this area, allowing the preparer to edit if desired.

- Click the Calculate button to calculate the Sales Price to meet the Seller Must Net amount.
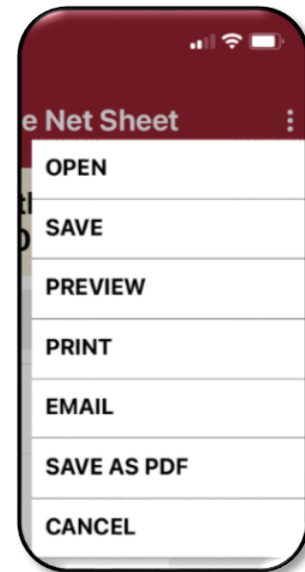
Other Costs

- Other costs, including many of the lender fees can be entered here.

    o Loan Discount % or Amount

    o Appraisal fees

    o Underwriting fees

    o Commissions

    o And others

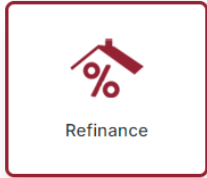## Sharing the Calculator Results

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

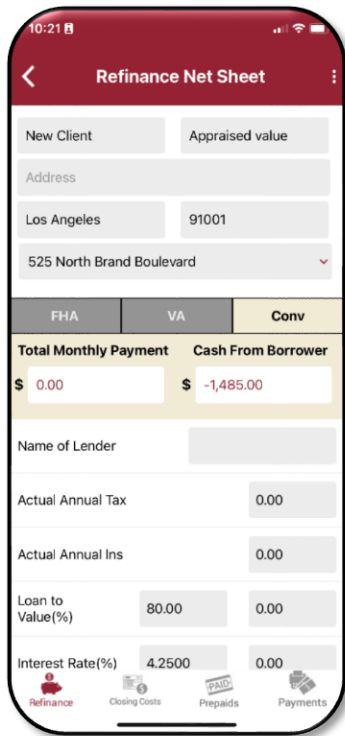- The results can be opened, printed, emailed, or saved as a PDF.

Refinance

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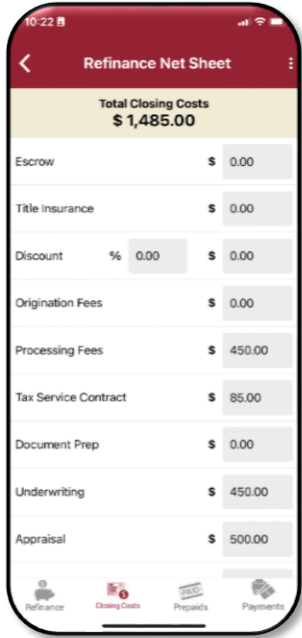

General Information

- 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.

- Type the Appraised Value of the home being refinanced.

- 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.

- 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.

- Select the Loan Type and add the Lender name, Actual Property Tax and Insurance amounts, CLTV, APR, Estimated Closing Date, and any other pertinent details.
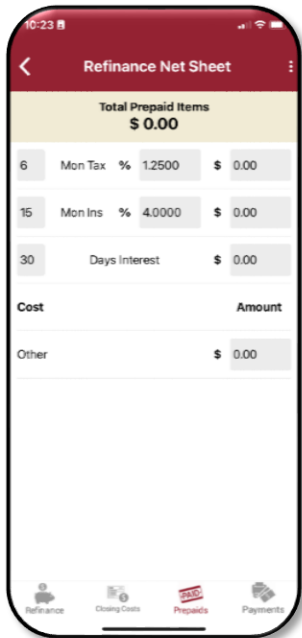
Closing Costs

- Review and edit Closing Costs if necessary – choose from Flat Fee or as a percentage of Loan Amount or Sales Price.

- Closing Costs are totaled at the top of the section.

Prepaids

- Enter the Prepaids for the Monthly Property Taxes – enter months and rate or amount.

- Enter the Prepaids for the Monthly Homeowner's Insurance – enter months and rate or amount.

- Enter the number of days of prepaid interest or amount.

- Enter additional Cost Type if desired.

- Enter additional Cost Amount if desired.

- The total of Prepaid Items will appear at the top of the section.

Payments
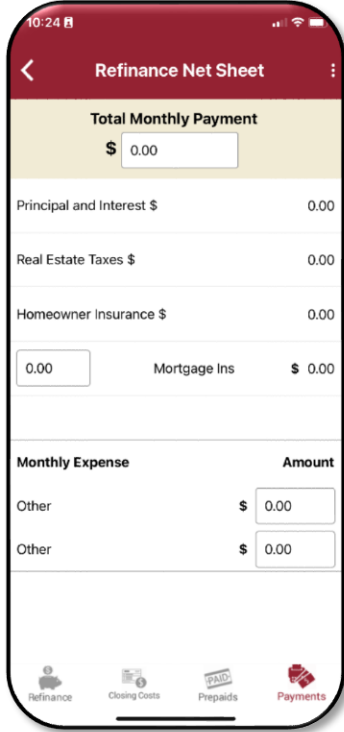
- The calculated Principal, Interest, Taxes, Insurance and PMI payments will be shown here.

- Additional Fees, if applicable, can be added (up to 2).
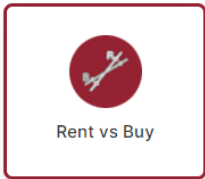
Sharing the Calculator Results

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

- The results can be opened, printed, emailed, or saved as a PDF.
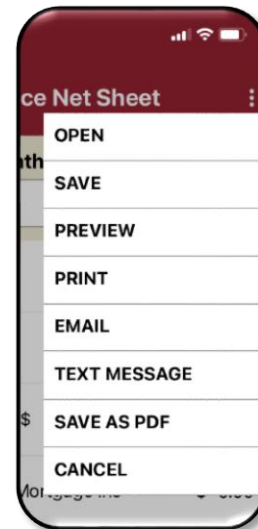
Rent vs Buy

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.

Rent vs Buy

General Information

- 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.

- 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.

- Enter the Purchase Price of the property.

- Enter the Monthly Rent Payment for that same property.

Note 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.

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

- Select the Loan Type, loan details and other information.

Advanced Information

- Enter income tax rate.

- Enter the appreciation rate for the monthly rent payment.

- Enter the appreciation rate for the monthly rent insurance rate.

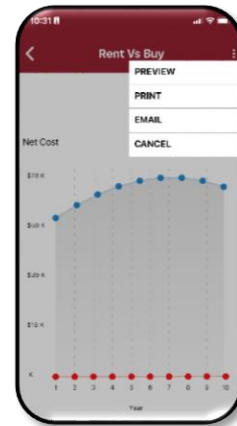- Enter the estimated annual price appreciation rate.

Sharing the Calculator Results

After calculating the results, clicking the Graph icon will open the graph.
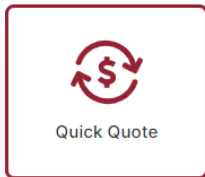

Tip! The graph can take a few seconds to fully generate – please be patient.
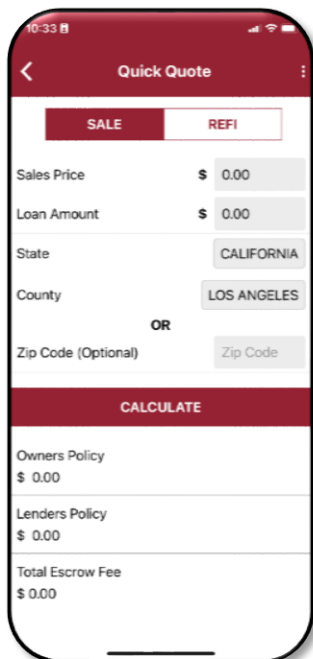
- The results can be printed, emailed, or saved as a PDF.

Quick Quote

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

Quick Quote

- Choose the transaction type (Sale or Refi) for the quick quote.

- Enter the Sales Price.

- Enter the Loan Amount, if applicable.

- Enter the State and County where the property is located or enter the zip code of the property address (optional).

- Click the Calculate button to calculate the premiums and escrow fees.

- The Owner's Policy, Lender's Policy, and Total Escrow Fee will be displayed.

Sharing the Calculator Results

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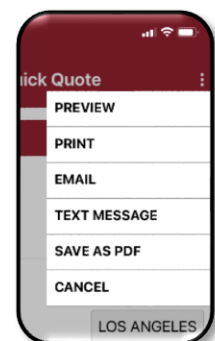
Settings
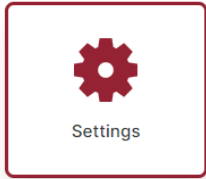
Stewart C3 settings tool allow you to lock Closing Costs within your sheets that do not exist within the Stewart Rate Calculator.

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.

Editing Fees

- The fees are set up by category.

- Click Edit to modify the fees.

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

- 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.
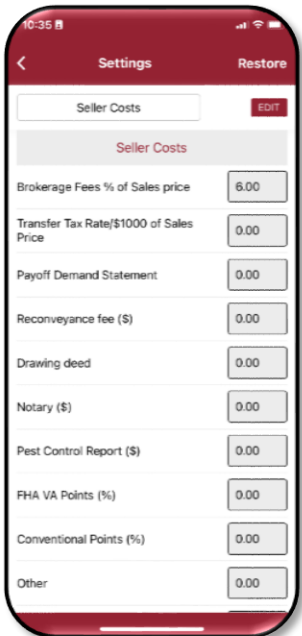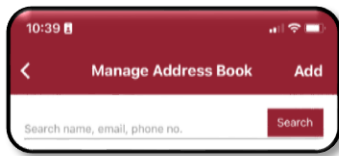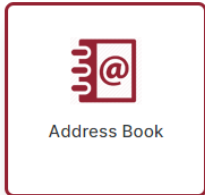
- Click **Done** to save your changes.
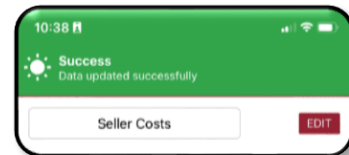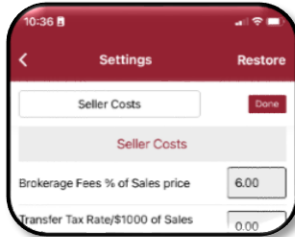
Note Attempting to lock fees that are in the Stewart Rate Calculator will be overwritten anytime the Stewart Rate Calculator returns values into the Stewart C3 tool.

Address Book

Address Book

- Click Add to manually add a new contact into your Address Book.

- Contacts in your Address Book will display – name, email, and phone number.

Speak to Text

- Speak to Text allows you to use your mobile device's microphone to dictate the information to display as text rather than typing the information directly into the app.

- To turn this on, swipe the Speak to Text switch to the right. Swipe back to the left to turn it off.

- Click the microphone icon and then click the calculator icon in which you wish to use the Speak to Text functionality.

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