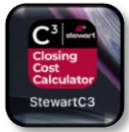


Using the Stewart Title Estimated Closing Costs Calculator (C3)

C3 App

Download the app from your favorite App Store.



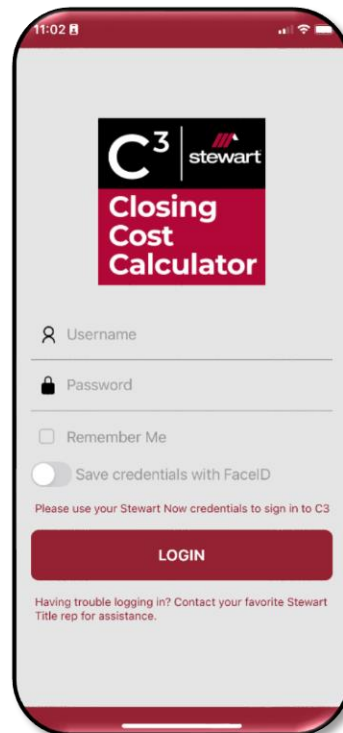
You will also need the Stewart Now application to make this work.

C3 Login

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

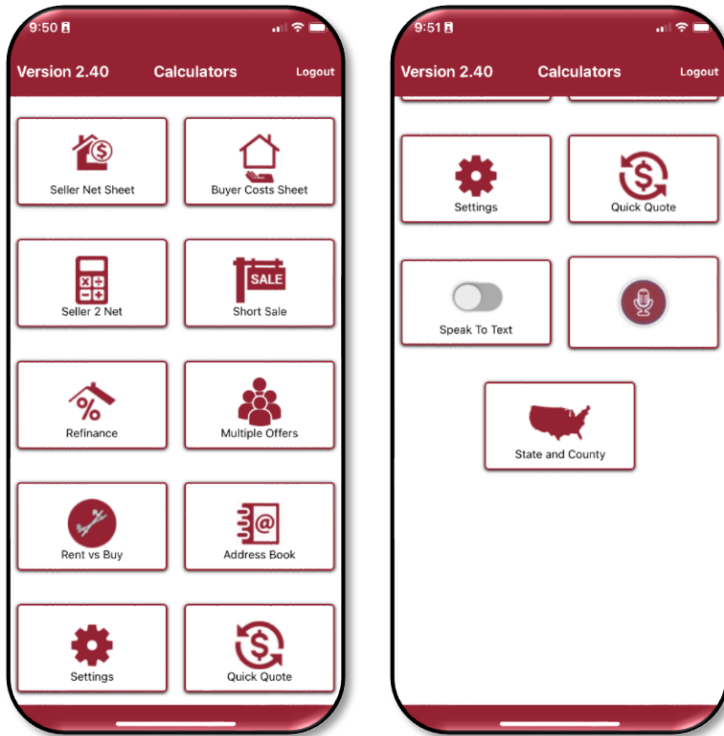
Use the Remember Me option to save your Username.

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](#)

[Rent vs. Buy](#)

[Seller Net Sheet](#)

[Quick Quote](#)

[Buyer Costs Sheet](#)

[Settings](#)

[Seller 2 Net](#)

[Address Book](#)

[Short Sale](#)

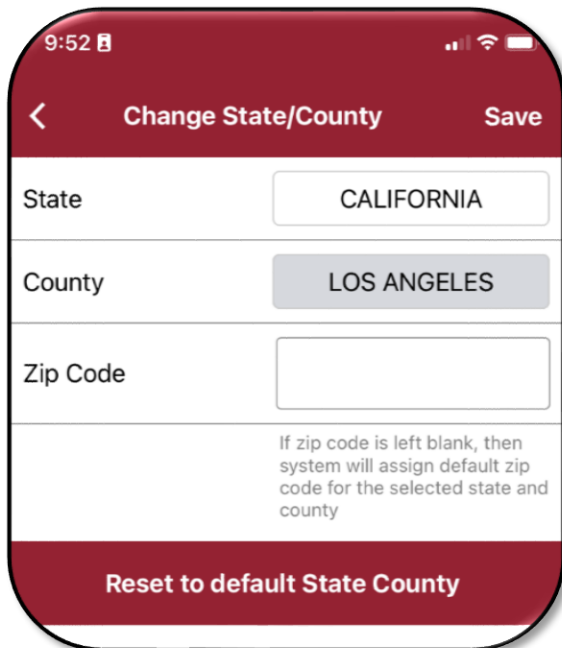
[Speak to Text](#)

[Refinance](#)

[Customer Support](#)

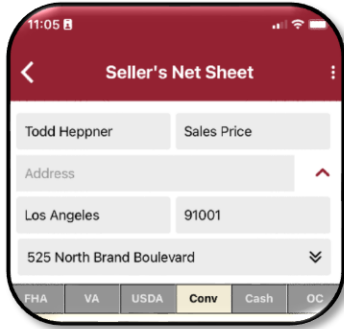
State/County

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.



- 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



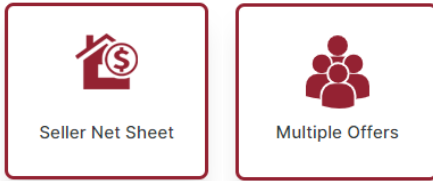
- Use the Hide/Unhide toggle   to show or hide address details to provide more information on your screen as needed.

Note

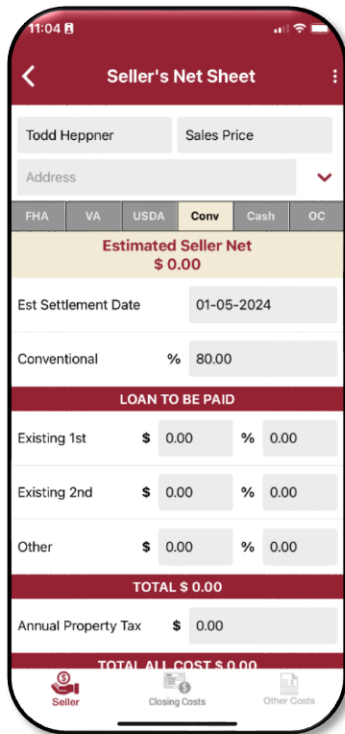
This functionality will be available on all calculators soon.

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.

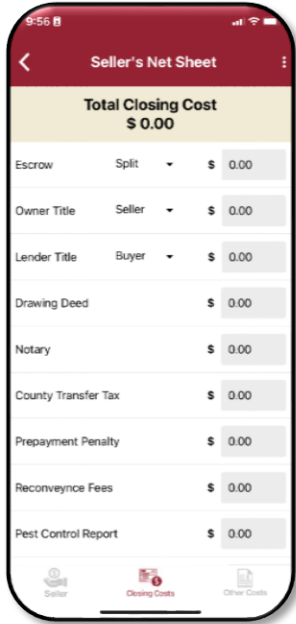


General Information



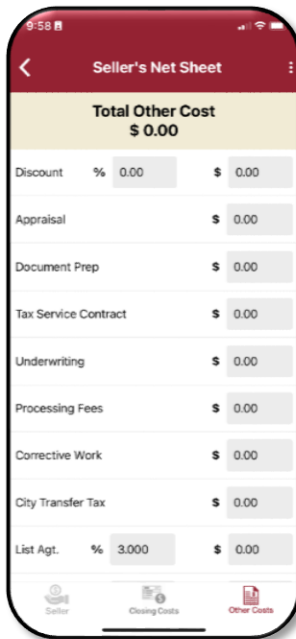
- The Prepared By field will default to the name of the person logged into the tool – this is an editable field.
- Type the Address of the property for the proposed transaction. Google Maps will attempt to autofill the address as the information is entered. When found from Google Maps, click the address. 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

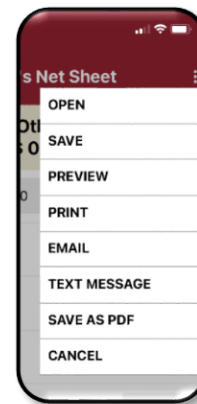


- If using the Multiple Offers icon, you can repeat the process you followed for the Seller Net Sheet by adding each offer into its own section by clicking the Next Offer button. Click Done when finished.

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.

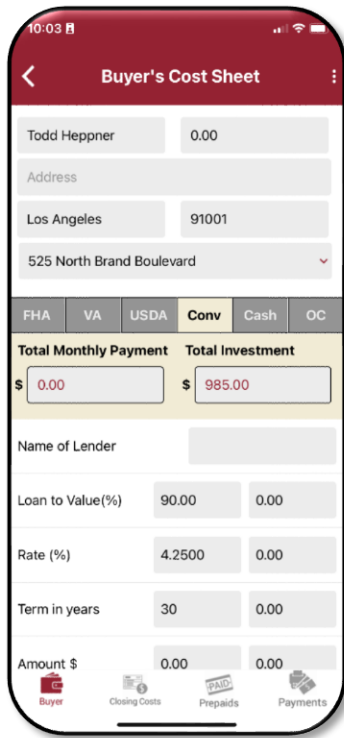


Buyer Costs Sheet

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



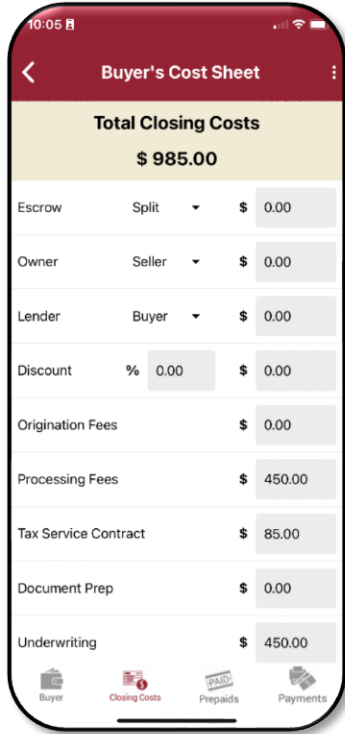
General Information



The screenshot shows the 'Buyer's Cost Sheet' app interface. At the top, it displays the name 'Todd Heppner' and a value of '0.00'. Below this is an 'Address' field containing 'Los Angeles' and '91001', with a dropdown menu showing '525 North Brand Boulevard'. A navigation bar includes options for 'FHA', 'VA', 'USDA', 'Conv', 'Cash', and 'OC'. The 'Total Monthly Payment' is set to '\$ 0.00' and 'Total Investment' is '\$ 985.00'. Other fields include 'Name of Lender', 'Loan to Value (%)' (90.00 / 0.00), 'Rate (%)' (4.2500 / 0.00), and 'Term in years' (30 / 0.00). At the bottom, there are icons for 'Buyer', 'Closing Costs', 'Prepays', and 'Payments'.

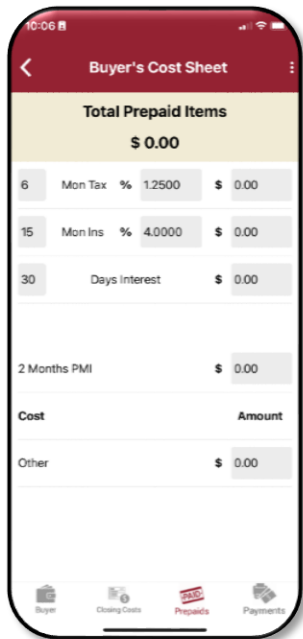
- The Prepared By field will default to the name of the person logged into the tool – this is an editable field.
- Type the Address of the property for the proposed transaction. Google Maps will attempt to autofill the address as the information is entered. When found from Google Maps, click the address. 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



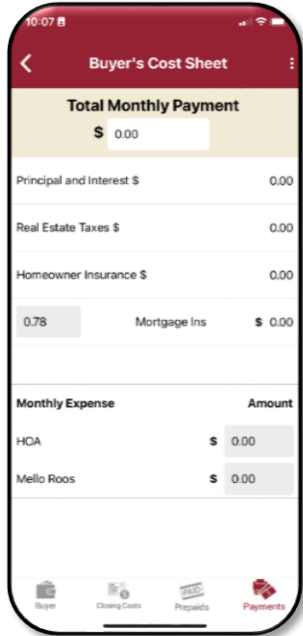
- The Escrow or Settlement fee and Title Premiums will populate from the Stewart Rate Calculator, allowing the preparer to edit if desired (Buyer, Seller, or Split and amount).
- Other fees will populate from the Stewart Rate Calculator into this area, allowing the preparer to edit if desired.

Prepays



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

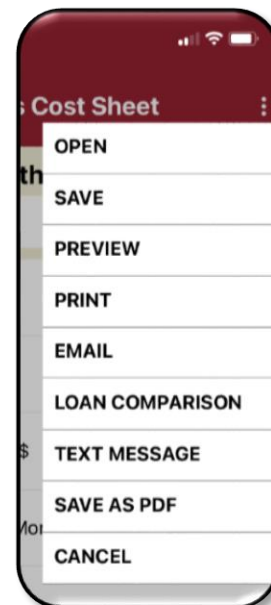


- The calculated Principal, Interest, Taxes, Insurance and PMI payments will be shown here.
- HOA Fees, if applicable, can be added.
- Other Monthly Expenses, if applicable, can be added.

Sharing the Calculator Results

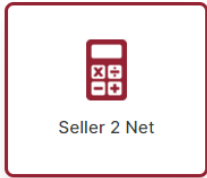
When the calculator results are ready to be shared, there are options from which you can choose.

- 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.

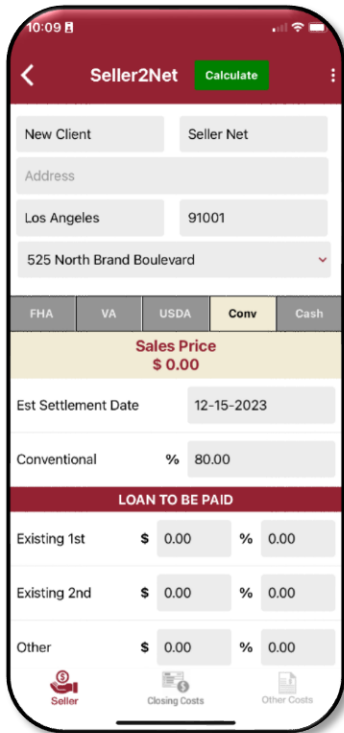


Seller 2 Net

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

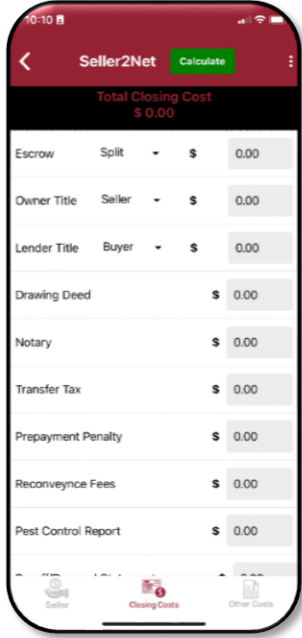


General Information



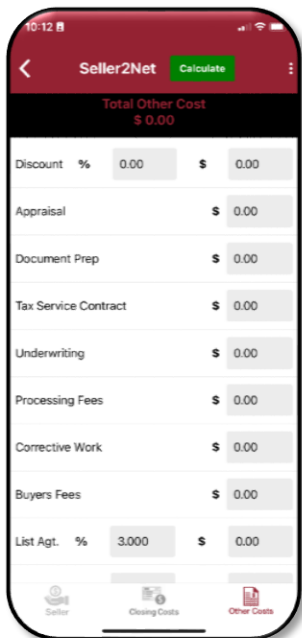
- The Prepared By field will default to the name of the person logged into the tool – this is an editable field.
- Type the Address of the property for the proposed transaction. Google Maps will attempt to autofill the address as the information is entered. When found from Google Maps, click the address. 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

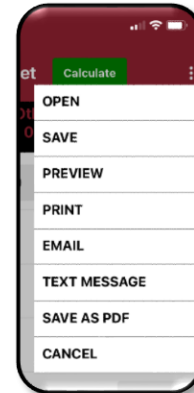


- Other costs, including many of the lender fees can be entered here.
 - Loan Discount % or Amount
 - Appraisal fees
 - Underwriting fees
 - Commissions
 - And others

Sharing the Calculator Results

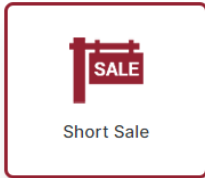
When the calculator results are ready to be shared, there are options from which you can choose.

- 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.

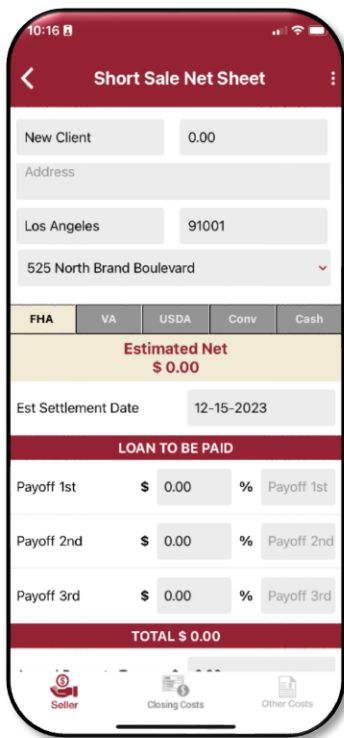


Short Sale

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



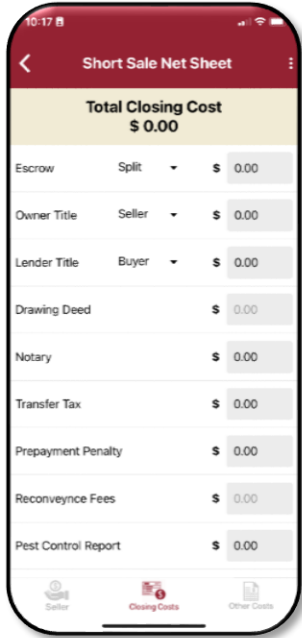
General Information



The screenshot shows the 'Short Sale Net Sheet' interface on a mobile device. The top bar is red with a back arrow and the title 'Short Sale Net Sheet'. Below the title, there are input fields for 'New Client' (0.00), 'Address' (525 North Brand Boulevard), 'City' (Los Angeles), and 'Zip Code' (91001). A dropdown menu shows '525 North Brand Boulevard'. Below this is a loan type selection bar with options: FHA, VA, USDA, Conv, and Cash. A yellow box displays 'Estimated Net \$ 0.00'. The 'Est Settlement Date' is 12-15-2023. A red bar indicates 'LOAN TO BE PAID'. Below this are three rows for 'Payoff 1st', 'Payoff 2nd', and 'Payoff 3rd', each with a '\$ 0.00' input and a '%' dropdown. A red bar at the bottom shows 'TOTAL \$ 0.00'. At the very bottom, there are three icons: 'Seller', 'Closing Costs', and 'Other Costs'.

- 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.

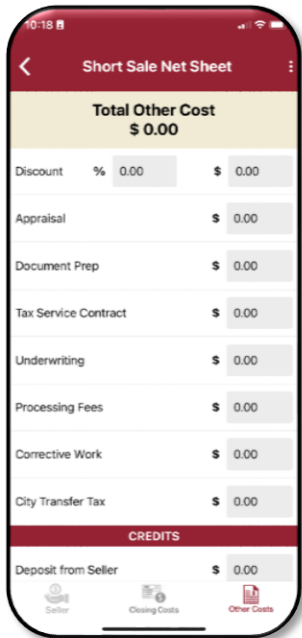
Closing Costs



Total Closing Cost		
\$ 0.00		
Escrow	Split	\$ 0.00
Owner Title	Seller	\$ 0.00
Lender Title	Buyer	\$ 0.00
Drawing Deed		\$ 0.00
Notary		\$ 0.00
Transfer Tax		\$ 0.00
Prepayment Penalty		\$ 0.00
Reconveyance Fees		\$ 0.00
Pest Control Report		\$ 0.00

- 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



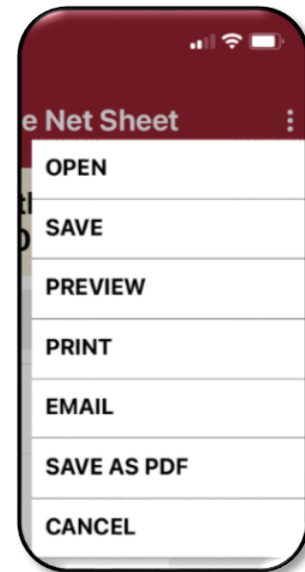
Total Other Cost		
\$ 0.00		
Discount	% 0.00	\$ 0.00
Appraisal		\$ 0.00
Document Prep		\$ 0.00
Tax Service Contract		\$ 0.00
Underwriting		\$ 0.00
Processing Fees		\$ 0.00
Corrective Work		\$ 0.00
City Transfer Tax		\$ 0.00
CREDITS		
Deposit from Seller		\$ 0.00

- Other costs, including many of the lender fees can be entered here.
 - Loan Discount % or Amount
 - Appraisal fees
 - Underwriting fees
 - Commissions
 - And others

Sharing the Calculator Results

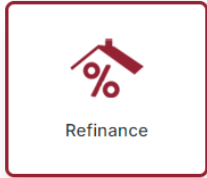
When the calculator results are ready to be shared, there are options from which you can choose.

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

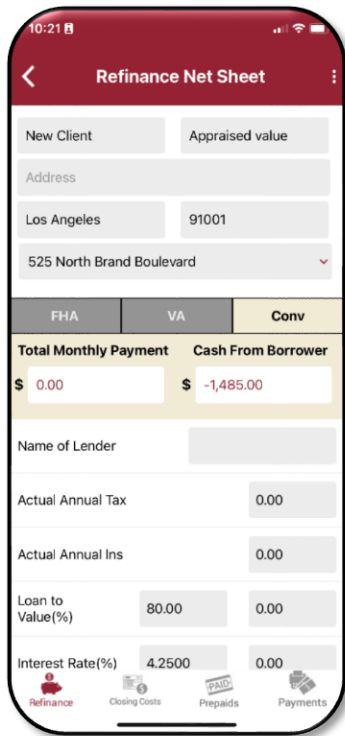


Refinance

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



General Information



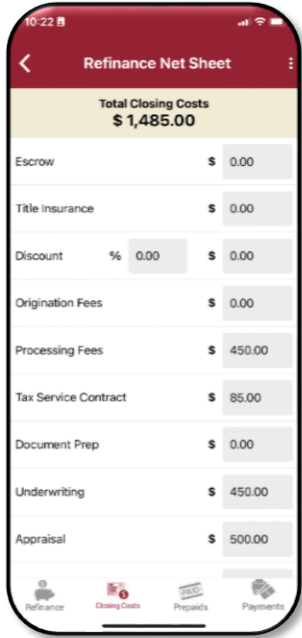
The screenshot shows the 'Refinance Net Sheet' interface with the following fields and values:

- New Client:** [Empty]
- Appraised value:** [Empty]
- Address:** [Empty]
- City:** Los Angeles
- Zip Code:** 91001
- Address:** 525 North Brand Boulevard
- Loan Type:** FHA, VA, Conv (Conv is selected)
- Total Monthly Payment:** \$ 0.00
- Cash From Borrower:** \$ -1,485.00
- Name of Lender:** [Empty]
- Actual Annual Tax:** 0.00
- Actual Annual Ins:** 0.00
- Loan to Value(%):** 80.00
- Interest Rate(%):** 4.2500

Bottom navigation bar: Refinance, Closing Costs, Prepays, Payments

- 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.

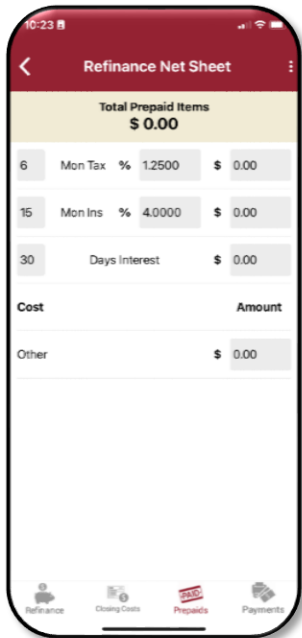
Closing Costs



Total Closing Costs		\$ 1,485.00
Escrow		\$ 0.00
Title Insurance		\$ 0.00
Discount	% 0.00	\$ 0.00
Origination Fees		\$ 0.00
Processing Fees		\$ 450.00
Tax Service Contract		\$ 85.00
Document Prep		\$ 0.00
Underwriting		\$ 450.00
Appraisal		\$ 500.00

- 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.

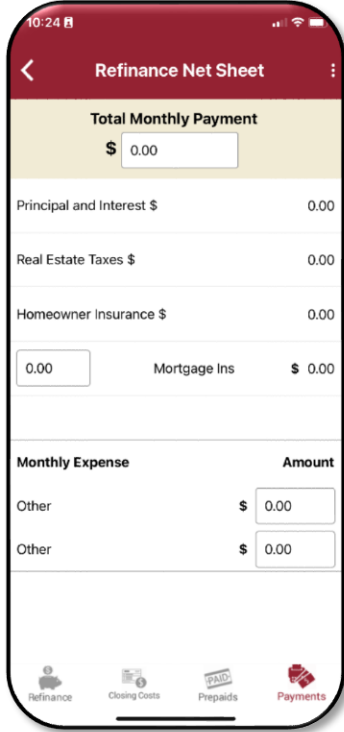
Prepays



Total Prepaid Items		\$ 0.00
6	Mon Tax % 1.2500	\$ 0.00
15	Mon Ins % 4.0000	\$ 0.00
30	Days Interest	\$ 0.00
Cost		Amount
Other		\$ 0.00

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

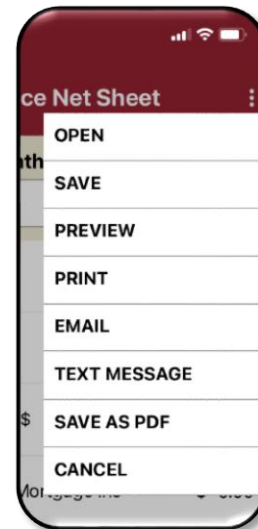


- The calculated Principal, Interest, Taxes, Insurance and PMI payments will be shown here.
- Additional Fees, if applicable, can be added (up to 2).

Sharing the Calculator Results

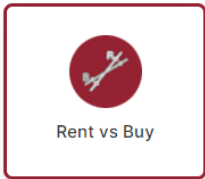
When the calculator results are ready to be shared, there are options from which you can choose.

- 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.



General Information



The screenshot shows the 'Rent Vs Buy' calculator interface. At the top, there is a 'Calculate' button and a graph icon. Below this, there are input fields for 'New Client', 'Address' (with 'Los Angeles' and '91001' entered), and two numerical input fields with values '100,000.00' and '1,000.00'. A loan type selection bar includes 'FHA', 'VA', 'USDA', 'Conv', and 'Cash', with 'Conv' selected. Below this, there are two columns for '1st Loan' and '2nd Loan'. The '1st Loan' column has values: Loan to Value (%) 90.00, Interest Rate (%) 4.2500, Term in Years 30, Amount \$, and Annual Property Tax \$. The '2nd Loan' column has values: Loan to Value (%) 0.00, Interest Rate (%) 0.00, Term in Years 0.00, Amount \$, and Annual Property Tax \$. A 'Down Payment' field shows '\$ 100,000.00'.

- 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.



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.

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

Advanced Information

Advanced

What is your income tax rate(10-39.6)?(%)	25.00
Rent appreciation(%)	5.00
Rent insurance(%)	1.50
Annual Price Appreciation Estimate(%)	5.00

Basic

- 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.

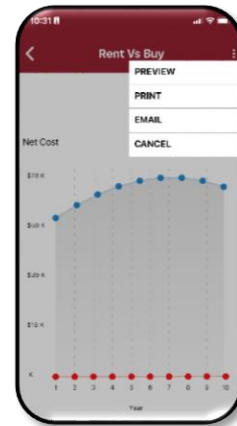
Sharing the Calculator Results

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



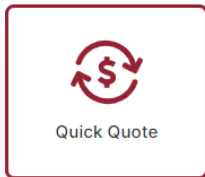
The graph can take a few seconds to fully generate – please be patient.

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

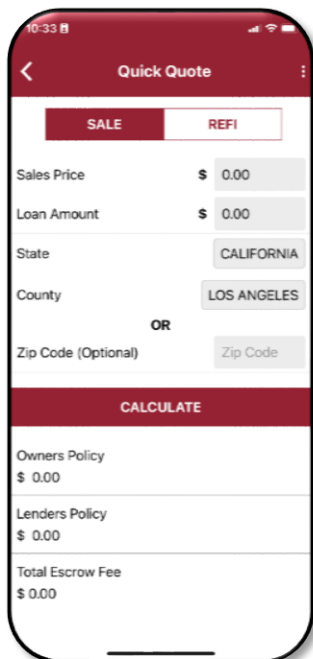


Quick Quote

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



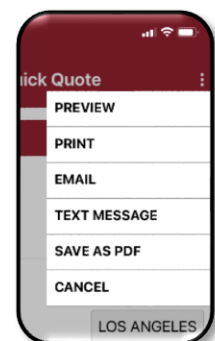
Quick Quote

A screenshot of a mobile app interface for a "Quick Quote" calculator. The app has a red header with a back arrow and the title "Quick Quote". Below the header are two tabs: "SALE" (selected) and "REFI". The form includes input fields for "Sales Price" (\$ 0.00), "Loan Amount" (\$ 0.00), "State" (CALIFORNIA), "County" (LOS ANGELES), and "Zip Code (Optional)" (Zip Code). A red "CALCULATE" button is positioned below the form. The results section shows "Owners Policy" (\$ 0.00), "Lenders Policy" (\$ 0.00), and "Total Escrow Fee" (\$ 0.00).

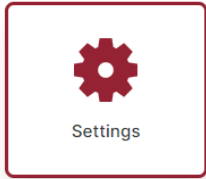
- Choose the transaction type (Sale or Refi) for the quick quote.
- Enter the Sales Price.
- Enter the Loan Amount, if applicable.
- Enter the State and County where the property is located or enter the zip code of the property address (optional).
- Click the Calculate button to calculate the premiums 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.



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.

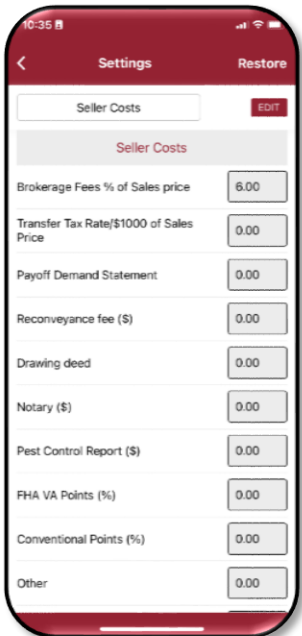
Editing Fees



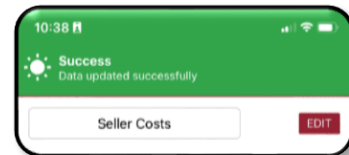
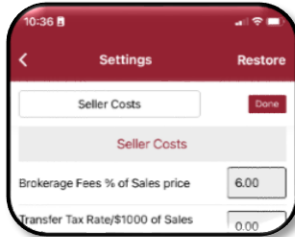
- The fees are set up by category.
- Click Edit to modify the fees.
- Enter the value into the field (percentage or flat fee amount).
- Additional fields allow for adding fees that do not auto populate from the Stewart Rate Calculator.



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.

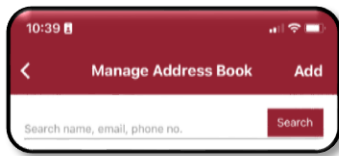
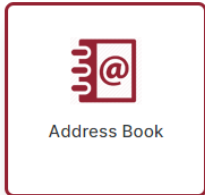


- Click **Done** to save your changes.



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



- 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.

