



Using Stewart Now

Frequently Asked Questions — July 2019

**Due to State Law restrictions, not all features will be available in every state.*

FAQs

This document walks you through some of the most frequently questions about using Stewart Now.

How is the Equity calculated within Smart Farms?

Equity is calculated as: *Equity Value = Estimated Value – Sum of the Origination Amount on all open liens.*

How is the Estimated Value calculated within Smart Farms and Property Profiles?

The Estimated value is provided by a Data Tree (Data Trace) algorithm based on comparative market values.

How is Hot List Criteria defined within Smart Farms?

Hot List criteria is defined as:

- Property is Owner Occupied
- Last sale of property was between 2 – 7 years
- Homeowner's Equity Value is > = \$50k



Note:

Market Value can be adjusted based on market area. To learn how, contact your Division President for more information.

How do I manage Filters within Smart Farms?

From the Properties tab, select the **Funnel** icon to narrow the properties listed by resident status, equity, market value and last sale. Saved filters are saved and displayed on the **Saved Filters** tab and will need to be recreated per farm.

Why would I want to pay for the Hot List?

There are several benefits for paying for the Hot List, for example you can:

- Easily see a list of properties that are in a prime position for being considered for sale
- Quickly determine potential commission gains for properties that are prime for sale
- Readily create targeted mailing lists

What is the premium property data and how much will it cost to unlock it?

Previously, Farm Credits were used to unlock premium property information about property farms. In the latest release of Stewart Now Mobile, Farm Credits have been replaced by a new credit system that allows you to unlock premium property information such as Transaction History, Sales Comparables, Valuations, and Documents (i.e. Last Finance and Transfer).

Smart Farms will now cost 300 credits to unlock, while Property Data will cost 15 credits to unlock.



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You can replenish credits in your account by purchasing Credit Packs or Subscriptions.

Credit Packs

Credit Packs are a one-time purchase that allow you to use credits for unlocking and viewing additional property data on multiple properties at once. For your convenience, credit packs can be purchased directly from within the app, and sold in these increments:

- 300 credits: \$2.99
- 600 credits: \$5.99
- 1500 credits: \$14.99

Subscriptions

Subscriptions are monthly plans that allow you to subscribe to purchasing a set number of credits per month based on your individual needs. Like other subscription plans, you are billed monthly. Any unused credits from a previous month do roll over to the next month and can be used as needed.

Like Credit Packs, subscriptions can also be purchased directly from within the app, and are billed accordingly:

- 1000 credits: \$9.99/month
- 2100 credits: \$21.99/month



Note:

Any existing Farm Credits will be converted into the new credit system and can be used to unlock property data.

How does someone manage their notifications?

You can manage your Notification preferences by going to Settings area of your Profile on the Portal. To unsubscribe from our Notifications, you can also send an email to StewartNowSupport@Stewart.com.

What are the main differences between the Mobile App and Portal?

The Mobile app is geared towards providing real property data and has the ability to create Smart Farms. The Portal provides visibility into the status of an Order, documents associated to the order and the ability to manage Notifications.

Why is “x” not working on my mobile app?

Be sure that you are running the most current version of the mobile app. To ensure you're running the most current version, visit the app store to see if any updates are available. Also, if having trouble loading a Profile, be sure to log off your Wi-Fi then re-try as we have recently discovered compatibility issues with Stewart_Wireless and Stewart_Guest networks.

Who should I Support or Questions?

Any questions or issues you are running into with the application should be directed to your **Stewart Business Development Officer** or **local Stewart Office location**.