# 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

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.

State/County

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.

Seller Net Sheet

General Information

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. 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.

Note: If the property was selected from Google Maps, this may auto populate based upon the tax information on record.
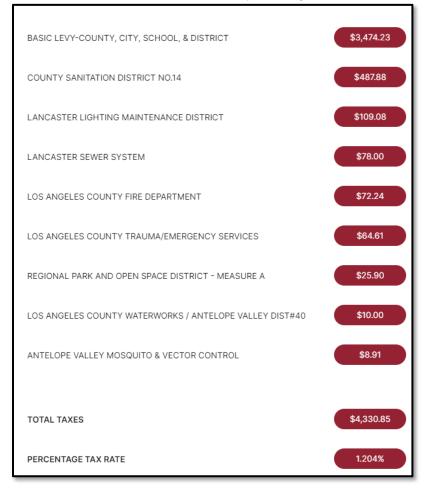
8. Available Assessor's Tax Date will show here to clarify the Annual Property Tax amount update from the vendor.

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

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…

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

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

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
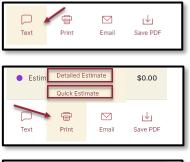
Sharing the Calculator Results

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.

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.

Buyer Costs Sheet

General Information

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. 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.
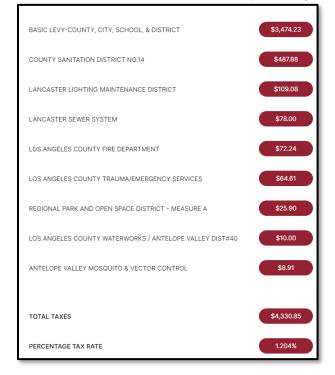
Note

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
TOTAL TAXES	$4,330.85
PERCENTAGE TAX RATE	1.204%

Closing Costs

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…

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.

Prepaids

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

2. Enter the Prepaids 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

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

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.

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.

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

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

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.

> **Note**
>
> 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

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…

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

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

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

Total Breakdown

- Seller Must Net **①** $400,246.62
- Total All Costs **②** $46,273.34
- Loan Payoff(s) **③** $225,000.00
- Estimated Tax Prorations **④** $-407.96

⑤

$671,112.00
Sales Price

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.

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.

| Text | Print | Email | Save PDF |

Estim	Detailed Estimate		$0.00
	Quick Estimate		
Text	Print	Email	Save PDF

Estimated Tax Pro	Detailed Estimate		
	Quick Estimate		
Text	Print	Email	Save PDF

Estimated Tax Pro	Detailed Estimate		
	Quick Estimate		
Text	Print	Email	Save PDF

Short Sale

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

General Information

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

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.

Note 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

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…

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

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

Other Costs

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

1. Enter the amount of the Deposit from the Seller.

2. Enter the amount of the Credit from the Agent.

Total

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.

Refinance

General Information

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

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

1. Review and edit Closing Costs if necessary.

Fees

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.

Prepaids

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

2. Enter the Prepaids 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

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
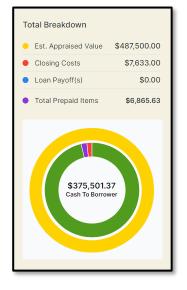
1. Estimated Total Monthly Payment amount.

2. Estimated Cash to Borrower will show here.

Total Breakdown

Total Breakdown

● Est. Appraised Value	$487,500.00
● Closing Costs	$7,633.00
● Loan Payoff(s)	$0.00
● Total Prepaid Items	$6,865.63

$375,501.37
Cash To Borrower

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.

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.

Text	Print	Email	Save PDF

Detailed Estimate

Text	Print	Email	Save PDF

Detailed Estimate

Text	Print	Email	Save PDF

Detailed Estimate

Text	Print	Email	Save 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

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

1. Enter the Purchase Price of the property.

2. Enter the Monthly Rent Payment for that same property.
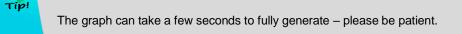
Note Do not enter a desired monthly rent payment – please enter a realistic or actual monthly rent payment for the subject property.

3. Click the Calculate button to generate the graph.

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

Additional Information

1. Select the Loan Type from dropdown list.

2. For the 1st loan, select the loan details and other information.

3. Enter the CLTV% for the 2nd loan, if applicable.

4. Advanced button for more details.

1. Enter the appreciation rate for the monthly rent payment.

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

3. Enter the appreciation rate for the annual purchase payment.

4. 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

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.

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
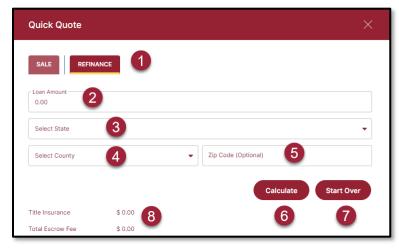
1. Choose the transaction type for the quick quote – in this example, we are using **Sale**.

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

Settings

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

Seller Cost

1. For some options, the Closing Costs Type can be selected – flat fee, percentage of sales price or loan amount.

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

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

4. 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.

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

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

7. 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.

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

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

Short Sale

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

2. 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.

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

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.

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.

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

FHA/VA/USDA Loans

1. Edit or enter FHA 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.

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

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.

4. Edit or enter Buyer's Prepaid values.

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

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

Refinance Costs

1. Edit or enter Conventional Closing Cost.

2. Edit or enter additional Closing Costs.

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

1. Edit or enter Conventional Closing Cost.

2. Edit or enter additional Closing Costs.

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

Other Escrow

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 1   **Seller** 2

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. 3

Apply 4

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

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

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

1   2

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

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

Customize
your Prints

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

1. Advanced

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

Advance Branding allows you to add and place multiple lines of text in the Canvas area (Height-110px and Width-480px). You can change font; size, type, color and placement in any manner you wish. Additionally you can load, place and size multiple photos or company logos. The canvas box represents the available size on the top of the page that will be included in Prints and Emails of the Closing Cost forms. This branding is in addition to the ability to load photos of the home and will be in placed at the top of the page and left of the property photo.Configure your Branding on the web app and it will automatically be added to all emails from all of the mobile apps..

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
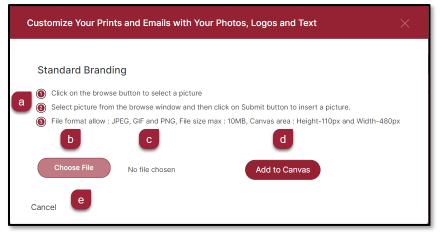
1. Enter Contact Name.

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.

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