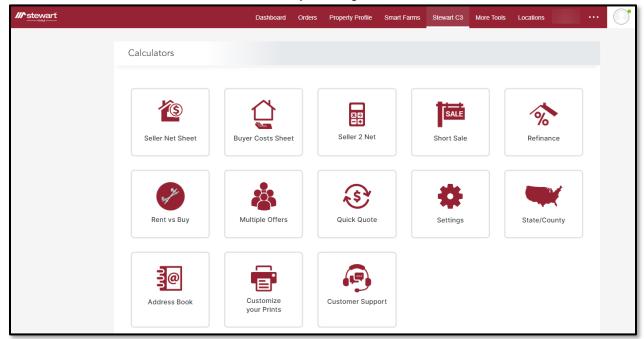




Using the Stewart Title Estimated Closing Costs Calculator (C3)

C3 Dashboard

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



State/County Seller Net Sheet Buyer Costs Sheet Seller 2 Net Short Sale Refinance Rent vs. Buy

Quick Quote

Settings

Address Book

Customize your Prints

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 State/County | × |
|--|--------------------------------------|
| CALIFORNIA | *Required |
| County * 2 LOS ANGELES | • |
| Zip Code | |
| If zip code is left blank, then system will assign de selected state and county. | fault zip code for the 5 Apply |

- 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.



General Information

| Seller's Estimated Net Sheet | New Save Saved |
|---|---|
| General Information Prepared By Todd Heppner | Prepared For New Client |
| Address Enter a location City Los Angeles CA 91001 | Closing Office Stewart Title of California, Inc. 525 North Brand |

- 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

| Sales Price Buyer's Loan \$ 500,000.00 Convention | |
|--|---|
| Estimated Settlement Date | |
| Loan to be Paid or Assumed | |
| Balance \$ | Rate % |
| 219,950.00 | 3.99 |
| Existing 2nd 0.00 | Existing 2nd 0.00 |
| Existing 3rd | Existing 3rd |
| Annual Property Tax \$: (us 7 prorations) 4,738.27 | 10 Total \$219,950.00 |
| Available Assessor's Tax Date | Assessor's Tax Rate % 9 |
| - | Show Tax Breakdown |
| lease Note: Property tax information is provided by data c | ompanies who specialize in aggregating tax information and data |

- 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

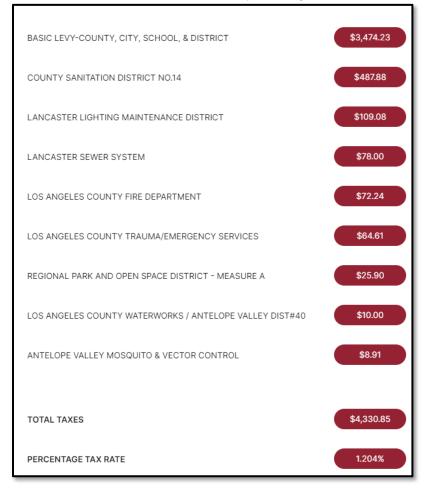
If the property was selected from Google Maps, this may auto populate based upon the tax information on record.

- 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.







Closing Costs

| Escrow or Settlement | | Owners Title Policy | Lenders Title Policy |
|--------------------------------|------|---------------------|--------------------------------|
| Split 🔻 \$: | 0.00 | Seller 🔻 \$: 0.00 | Buyer 🔻 \$: 0.00 |
| Drawing Deed \$ | • | Notary \$ 0.00 | Transfer Tax \$ 0.00 |
| Prepayment Penalty \$- 0.00 | 4 | Reconveyance Fee \$ | Pest Control Report \$ 0.00 |

- 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.

| Cost | Туре | Rate 3 | Т |
|-------|----------|--------|---|
| Other | Flat Fee | • 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |

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

| Dis | count 0.00 | \$ |
|------------------|----------------------|-------------------------|
| Appraisal \$ | Document Prep \$ | Tax Service Contract \$ |
| Underwriting \$ | Processing Fee \$ | Corrective Work \$ |
| Buyer's Fees \$ | | |
| List Agt. % | List Agt. \$ | 3 |
| Sell Agt. % | Sell Agt. \$ | 3 |
| | Total Agt. \$ | 0.00 |
| 12 Days Interest | \$ | 0.00 |
| 5 | Total Other Costs \$ | 0.00 |

- 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

| Total | | | ^ |
|-----------------------------|---|---|------|
| Total All Costs \$ | | | |
| Estimated Tax Prorations \$ | 1 | | |
| Estimated Seller Net \$ | | 2 | 0.00 |
| | | | |





- 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

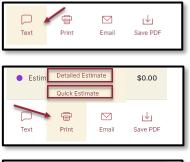
When the calculator results are ready to be shared, there are options from which you can choose.

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.



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.



General Information

| Buyer's Estimated Costs Sheet | New Save Saved |
|--|---|
| General Information Prepared By Todd Heppner | Prepared For New Client |
| Address Enter a location City Los Angeles CA State Q1001 | Closing Office Stewart Title of California, Inc. 525 North Brand |

- 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

| Sales Price 1 \$ 0.00 | Conventional | Name of Lender |
|---|--|-------------------|
| 1st Loan Can to Value % 90.00 | 2nd Loan Loan to Value % | |
| Interest Rate % | Interest Rate % | 5 |
| Terms in Years 30 | 0 Terms in Years | |
| Adjustable | Adjustable | |
| - Amount \$ | Amount \$ | |
| Down Payment \$ 6 | | 9 |
| Estimated Closing Date 7 | | Show API |
| Annual Property Tax \$ 4,738.27 | 10 | - |
| Available Assessor's Tax Date | Assessor's Tax Rate % 1.204 | 11 |
| | | Show Tax Breakdow |
| Please Note: Property tax information is provided b | by data companies who specialize in aggregating ality offices independently determines the date t | |

- 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.

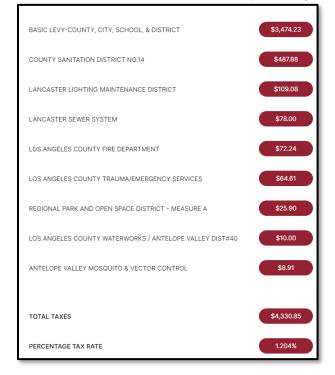


If the property was selected from Google Maps, this may auto populate based upon the tax information on record.





11. The Tax Breakdown can be shown by clicking the link.



Closing Costs

| Escrow or Settlement | Owners Title Policy | Lenders Title Policy |
|---------------------------------------|--------------------------|----------------------|
| Split v \$: 0.00 | Seller v \$: 0.00 | Buyer 🔻 \$: 0.00 |
| Discount %: Discount \$: 0.00 0.00 | | |
| Origination Fee 0.00 | Processing Fee 0.00 | Tax Service Contract |
| Document Preparation | Underwriting 5 | Appraisal 0.00 |

- 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...

| Cost | Туре | Rate | Tota |
|---------|----------|--------|------|
| Other 1 | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | • 0.00 | 0.0 |
| Other | Flat Fee | • 0.00 | 0.0 |
| Other | Flat Fee | • 0.00 | 0.0 |

- 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

| Months Taxes | Rate | \$ |
|---------------|-----------------------|------|
| 4 | 1.2500 | 0.00 |
| Months Ins. | 2 Rate/Thou 4.0000 | \$ |
| 15 | 4.0000 | 0.00 |
| Days Interest | 3 | \$ |
| 30 | | 0.00 |

- 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

| Paymen | it | | ^ |
|---------------------|-----------------|----------------|-----|
| Principal a | nd Interest \$ | - | 0.0 |
| Real Estate | e Taxes \$ | 4 | 0.0 |
| Homeown | er Insurance \$ | • | 0.0 |
| 0.00 | Rate Monthly \$ | | 0.0 |
| P & I 2nd T | ID \$ | | 0.0 |
| Monthly HOA | | Amount 0.00 | |
| Monthly Mello Ro | | Amount 0.00 | |

- 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

| Total | 1 | | ^ |
|-----------------------------|---|---|------|
| Estimated Tax Prorations \$ | | | |
| Total at Close \$ | | 2 | 0.00 |

- 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.



Tip!



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.

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

| Seller2Net | | 1 New Save Save |
|-----------------------------|----------------------|---|
| General Information | 2 | Prepared For New Client |
| Address Enter a location | 4 | 5 |
| City Los Angeles | CA Zip Code 91001 | Closing Office Stewart Title of California, Inc. 525 North Brand |

- 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.

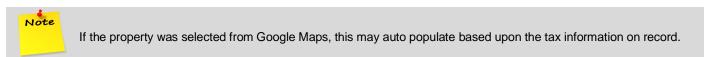




Seller Must Net and Loan Info

| Balance \$ | Rate % |
|--|--|
| Existing 1st | Existing 1st |
| 0.00 | |
| Existing 2nd 0.00 | Existing 2nd 0.00 |
| Existing 3rd | Existing 3rd |
| | Total \$ 0.00 |
| 27 Days Interest | \$ 0.00 |
| Annual Property Tax \$: (used for prorations) 4,738.27 Available Assessor's Tax Date 2022 | 3 |
| | |
| cross the US. Each of these state/county/municipality of | |
| cross the US. Each of these state/county/municipality of he data companies; unfortunately, some are less timely t | ffices independently determines the date the information is available to than others. Users are encouraged to go directly to the applicable taxin |
| cross the US. Each of these state/county/municipality of he data companies; unfortunately, some are less timely t | ffices independently determines the date the information is available to than others. Users are encouraged to go directly to the applicable taxin |

- 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.



- 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

| Escrow or Settlement | | Owners Title Policy | Lenders Title Policy |
|----------------------------|------|--------------------------|-----------------------------|
| Split 🔻 \$: | 0.00 | Seller v \$: 0.00 | Buyer 🔻 \$: 0.00 |
| Drawing Deed \$ | | Notary \$ 0.00 | Transfer Tax \$ |
| Prepayment Penalty 0.00 | s 4 | Reconveyance Fee \$ | Pest Control Report \$ 0.00 |

- 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.

| Cost | Туре | Rate 3 | Т |
|-------|----------|--------|---|
| Other | Flat Fee | • 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |
| Other | Flat Fee | ▼ 0.00 | C |

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

| | Discount 0.00 | \$ 0.00 |
|-------------------------|-----------------------|-------------------------|
| Appraisal \$ 0.00 | Document Prep \$ | Tax Service Contract \$ |
| Underwriting \$ 0.00 | Processing Fee \$ | Corrective Work \$ |
| Buyer's Fees \$ 0.00 | | |
| List Agt. % | 3 List Agt 20,133. | |
| 3.000 | | |
| Sell Agt. % | Sell Agt 20,133. | |

- 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

| Sales Price | ~ | |
|------------------------------|------------|--|
| Total All Costs \$1 | | |
| Estimated Tax Prorations \$2 | | |
| Sales Price \$ | 671,112.00 | |

- 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



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.



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.



Email

⊥

Save PDF



Print

Text

| Estim | ated Tax Prc | Detailed E | Estimate |
|-------|--------------|------------|----------|
| | | Quick Est | imate |
| | ē | | → ↓ |
| 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

| | r's Loan Type 20 203b Estimated Settlement Date 05-27-2023 |
|--|---|
| Loan to be Paid | |
| Balance \$ | Lender Name |
| Payoff 1st | Payoff 1st |
| 0.00 | |
| Payoff 2nd4 | Pavoff 2nd |
| | i dyon and |
| Payoff 3rd O.00 | Pavoff 3rd |
| Annual Property Tax \$: (used for prorations) 4,738.27 Available Assessor's Tax Date | 6 Total \$0 |
| | |
| lease Note: Property tax information is provided by | data companies who specialize in aggregating tax information and data ad |
| ne US. Each of these state/county/municipality offic | es independently determines the date the information is available to the d |
| | others. Users are encouraged to go directly to the applicable taxing author |

- 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.

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

| Escrow or Set | Owners Title Po | Lenders Title Policy |
|----------------------------|-------------------|------------------------|
| Split 🔻 \$: 0.00 | Seller 🔻 \$: 0.00 | Buyer 🔻 \$: 0.00 |
| Drawing Deed \$ | Notary \$ 0.00 | Transfer Tax \$ 0.00 |
| Prepayment Penalty \$ | Reconveyance 4 | Pest Control Report \$ |
| Payoff/Demand Statement \$ | Soll Act | |





- 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...

| Cost 🛛 🖳 | Туре 【 | Rate 3 | Tot |
|---------------------------|----------|--------|-----|
| Natural Hazard Disclosure | Flat Fee | ▼ 0.00 | 0.0 |
| Home Warranty | Flat Fee | ▼ 0.00 | 0.0 |
| Delinquent Taxes | Flat Fee | ▼ 0.00 | 0.0 |
| Delinquent HOA | Flat Fee | ▼ 0.00 | 0.0 |
| Projected Arrears | Flat Fee | ▼ 0.00 | 0.0 |
| Buyers Closing Costs | Flat Fee | ▼ 0.00 | 0.0 |
| SB-2 Recording Fee | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |

- 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

| Other Information | 1 | ^ |
|-------------------|----------|--------------|
| Buyer's Name | Address | City |
| State | Zip Code | Listing Agt. |
| Selling Agt. | | |

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

Other Costs

| Other Costs | | | | | ^ |
|-----------------|----------|-------------------|---------------|-------------------------|---|
| | Discount | 0.00 | _ | \$ | |
| Appraisal \$ | | Document Prep \$ | | Tax Service Contract \$ | |
| Underwriting \$ | | Processing Fee \$ | | Corrective Work \$ | |
| Buyer's Fees \$ | | 2 | Total Other (| Costs \$ 0.00 | 3 |

- 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

| Total | | ^ |
|-----------------------------|---|------|
| Total All Costs \$ | | |
| Estimated Tax Prorations \$ | | |
| Estimated Net \$ | 2 | 0.00 |

- 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.



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.



General Information

| Refinance Net Sheet | | 1 | ew Save | Saved |
|--------------------------|---|--|---------------------|---------|
| General Information | | ared For | 3 | ^ |
| Address Enter a location | 4 | | 5 | |
| City Los Angeles | | ing Office vart Title of California | a, Inc. 525 North | Branc 💌 |

- 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

| \$ 0.00 | - | Conventional | |
|-------------------------------------|------------------------------|-------------------------------------|------------------------------|
| Name of Lend | Actual Annual Tax \$ 0.00 | 4 | Actual Annual Ins \$ 0.00 |
| st Loan Loan to Value % 80.00 | | 2nd Loan Loan to Value % 0.00 | |
| Interest Rate % | 5 | | 6 |
| Terms in Years 30 | | | - |
| Adjustable? | | | |
| New Loan Amount \$ 0.00 | 8 | New Loan Amount \$ 0.00 | 9 |
|] No PMI ? 10 | - | Show APR ? | 11 |
| oan to be Paid or Assumed | | | - |
| Existing 1st | | Rate % | |
| 0.00 | | 0.00 | |
| Existing 2nd 0.00 | | Existing 2nd | |
| Existing 3rd 0.00 | | Existing 3rd | |
| Days 30 | | Days Interest \$ | |
| Total \$ | | | |

- 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

| Escrow or Settlement \$: | Title Insurance \$: | Discount | |
|--------------------------|--------------------------|----------------------|------------|
| 595.00 | 1,046.00 | 0.00 | % \$: 0.00 |
| Origination Fee | Processing Fee 450.00 | Tax Service 85.00 | Contract |
| Document Preparation | Underwriting 450.00 | Appraisal 450.00 | |

1. Review and edit Closing Costs if necessary.

Fees

| Cost | Туре | Rate | Tota |
|---------------------------------|----------|----------|-------|
| Title Courier Fee | Flat Fee | ▼ 20.00 | 20.0 |
| Title Recording Service Fee | Flat Fee | ▼ 16.00 | 16.0 |
| Title Signing Agent Fee | Flat Fee | ▼ 200.00 | 200.0 |
| Title Wire Transfer Fee | Flat Fee | ▼ 25.00 | 25.0 |
| Natural Hazard Disclosure Repor | Flat Fee | ♥ 95.00 | 95.0 |
| Mortgage Recording Fee | Flat Fee | ▼ 176.00 | 176.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | ▼ 0.00 | 0.0 |
| SB-2 Recording Fee | Flat Fee | ▼ 0.00 | 0.0 |
| Other | Flat Fee | 0.00 | 0.0 |

- 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

| 6 Months Taxes | 1.2500 | \$ 3,046.88 |
|------------------|---------------------|-------------------|
| Months Insurance | Rate/Thou 4.0000 | \$ |
| Days Interest 30 | | \$ |
| | 2 Months PMI \$ 4 | Cost 5 Other 5 |

- 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

| Total | | ^ |
|--------------------------|---|------------|
| Total Monthly Payment \$ | | |
| Cash To Borrower \$ | 2 | 375,501.37 |

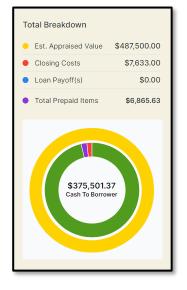
1. Estimated Total Monthly Payment amount.





2. Estimated Cash to Borrower 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

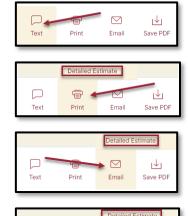
When the calculator results are ready to be shared, there are options from which you can choose.

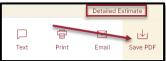
The results can be shared via text, which will include a link to a PDF of the results. A prompt to enter the phone number will appear – messaging rates will apply, if applicable.

The results can be printed, emailed, or saved as either a Quick or Detailed version of the estimated results.



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.









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.



Base Comparison Information



- 1. Enter the Purchase Price of the property.
- 2. Enter the Monthly Rent Payment for that same property.

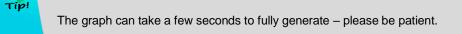






Do not enter a desired monthly rent payment – please enter a realistic or actual monthly rent payment for the subject property.

3. Click the Calculate button to generate the graph.



Additional Information

| What Type of Loan will you be using? | |
|--|---|
| Conventional | |
| 1st Ioan Coan to Value (%) 90.00 | 2nd Ioan Loan to Value (%) 0.00 |
| Interest Rate (%) 4.2500 | |
| Term in Years 30 | |
| Amount 90000.00 | |
| Down Payment \$ 10,000.00 | Annual Property Tax \$: (used for prorations) 0.00 |
| Monthly HOA Fees 0.00 | What is your income tax rate(10-39.6)?(%) |

- 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 | Methodology | |
|--|---|----|
| General Information | 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 | |
| Base Comparison Information | 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 | y |
| Additional Information | 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 | e |
| Disclaimer | purchase price and the type of financing selected (FHA, VA, USDA and Conventions loans); this will accurately produce the down payment and house clock control including. Denside the two he serviced huston to be | |
| Stewart Title Guaranty Company, its suppliers and its subsidiaries and affiliates, including Stewart Titl Insurance Company (collectively, "Stewart") take reasonable measures to ensure the quality of the dat other information made available on this website. Nevertheless, because of the possibility of human, or or mechanical error, whether by Stewart's sources or by others, Stewart does not guarantee the accuu adequacy, or completeness of any of this information. The information is provided for informational pu and therefore, Stewart does not make any express or implied warranties regarding this information, or 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, a additional charges may be included, when other types of transactions are involved, when unusual con title are encountered, when special risks are insured against, or when special services are requested. | ata and the required by the loan you selected. The monthly mortgage payment includes Principal, Interest, Taxes, Insurance and any required monthly uracy, Mortgage Insurance Premiumn plus monthly HOA fees entered by the urposes 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 ne and the factors can be tailored to your personal situation in the Advanced | et |

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

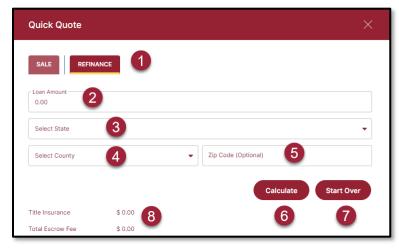
| Quick Quote | | | | |
|------------------|---------------|------------------|--------------|------------|
| SALE REFIN | ANCE 1 | | | |
| Sales Price | 2 | Loan Amo 0.00 | unt3 | |
| CALIFORNIA | 4 | | | • |
| LOS ANGELES | 4 | | e (Optional) | |
| | | | Calculate | Start Over |
| Owners Policy | \$ 0.00 | 8 | 6 | 7 |
| Lenders Policy | \$ 0.00 | | | |
| Total Escrow Fee | \$ 0.00 Buyer | \$ 0.00 Seller | | |

- 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



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.

Seller Cost

| Seller Cost | | | | | | ^ |
|------------------------------------|---------------------|-------------------------|------------------|----------|-----------|------|
| Closing Costs | | | Closing Costs | | | 7 |
| Fields Type | 1 Value | 2 Lock | Fields 4 | туре 5 | Value 6 | Lock |
| Listing Fee Percentag | je 🔹 3.000 | | Other | Flat Fee | • \$ 0.00 | |
| Selling Fee Percentag | je 🔹 3.000 | | Other | Flat Fee | \$ 0.00 | |
| Transfer Tax Rate /\$1000 Price | of Sale % 0.00 | | Other | Flat Fee | \$ 0.00 | |
| Payoff Demand Statement | \$ 0.00 | | Other | Flat Fee | • \$ 0.00 | |
| Reconveyance Fee | \$ 0.00 | | Other | Flat Fee | • \$ 0.00 | |
| Drawing Deed | \$ 0.00 | | Other | Flat Fee | • \$ 0.00 | |
| Notary | \$ 0.00 | | Other | Flat Fee | • \$ 0.00 | |
| Pest Control Report | \$ 0.00 | | Other | Flat Fee | • \$ 0.00 | |
| Conventional Points | % 0.00 | | Other | Flat Fee | • \$ 0.00 | |
| FHA VA Points | % 0.00 | | Other | Flat Fee | • \$ 0.00 | |
| Save 8 | | | | | | |
| Remove Buyer's Lo | an Information from | all Seller Net Sheet Es | timate prints. 9 | | | |

- 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.

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. Additional fields allow for adding fees that do not auto populate from the Stewart Rate Calculator.

Tip!

Note

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.

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

Note

| Short Sale | | | | | | ^ |
|--|---------|------|----------------------|----------|-----------|------|
| Closing Costs | 1 | 2 | Closing Conte | 4 | 5 | 6 |
| Fields | Value | Lock | Fields | Туре | Value | Lock |
| Brokerage Fee %of Sale Price | % 6.00 | | Natural Hazard Discl | Flat Fee | ▼ \$ 0.00 | |
| Transfer Tax Rate /\$1000 of Sale Price | % 0.00 | | Home Warranty | Flat Fee | ▼ \$ 0.00 | |
| Payoff Demand Statement | \$ 0.00 | | Delinquent Taxes | Flat Fee | • \$ 0.00 | |
| Reconveyance Fee | \$ 0.00 | | Delinquent HOA | Flat Fee | ▼ \$ 0.00 | |
| Drawing Deed | \$ 0.00 | | Projected Arrears | Flat Fee | ▼ \$ 0.00 | |
| Notary | \$ 0.00 | | Buyers Closing Cost | Flat Fee | ▼ \$ 0.00 | |
| Pest Control Report | \$ 0.00 | | SB-2 Recording Fee | Flat Fee | ▼ \$ 0.00 | |
| Conventional Points | % 0.00 | | Other | Flat Fee | ▼ \$ 0.00 | |
| FHA VA Points | % 0.00 | | Other | Flat Fee | ▼ \$ 0.00 | |
| | | | Other | Flat Fee | \$ 0.00 | |

- 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.

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.





Tip!

Note

Note

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.

- 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.

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.

| HA/VA/USDA Loa | ans 1 | | | | 2 | | ^ |
|---|------------------------------|--|------|----------------------|--------|--------|-----|
| FHA Closing Cost | | | | VA Closing Cost | - | | |
| | Payer | Value | Lock | | Payer | Value | Loc |
| Origination Factor | % | ▼ 1.00 | | Origination Factor | % | ▼ 1.00 | |
| Document Preparation | Buyer | ◄ 400.00 | | Document Preparation | Seller | • 0.00 | (|
| Tax Service Contract | Buyer | ▼ 85.00 | | Tax Service Contract | Seller | • 0.00 | [|
| Underwriting | Buyer | ▼ 450.00 | | Underwriting | Seller | ▼ 0.00 | |
| Processing Fee | Buyer | ▼ 450.00 | | Processing Fee | Seller | ▼ 0.00 | (|
| | | | | | | | |
| Appraisal Fee USDA Closing Cost | Buyer | • 0.00 | | Appraisal Fee | Buyer | ▼ 0.00 | |
| | 2 | Value | Lock | Appraisal Fee | Buyer | • 0.00 | |
| | 3 | | Lock | Appraisal Fee | Buyer | ▼ 0.00 | |
| USDA Closing Cost | 3 Payer | Value | Lock | Appraisal Fee | Buyer | • 0.00 | |
| USDA Closing Cost | Payer % | Value | Lock | Appraisal Fee | Buyer | • 0.00 | |
| USDA Closing Cost Origination Factor Document Preparation | Payer % Buyer | Vatue Vatue Vatue Vatue Vatue Vatue Vatue Vatue | | Appraisal Fee | Buyer | • 0.00 | (|
| USDA Closing Cost Origination Factor Document Preparation Tax Service Contract | Payer % Buyer Buyer | Value Value Value Value Value Value Value Value Value Valu | | Appraisal Fee | Buyer | • 0.00 | (|

FHA/VA/USDA Loans

1. Edit or enter FHA Closing Costs and edit the side (Buyer or Seller).

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).

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).

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

Note

Note

| Buyer Costs | | | | | 0 | | ^ |
|---|---------|------|---------------|------------|----------|---|------|
| Interest Rate and Term De | faults | | Buyer's Clo | sing Costs | 2 | | |
| Today's Interest Rate | 4.2500 | | Credit Report | | 0.00 |) | |
| Terms of Loans in Years | 30 | | Cost | Туре | Fee/Rate | Apply to Cash | Lock |
| Number of Days per Month | 30 | | Other | Flat Fee 🔻 | 0.00 | \checkmark | |
| | 3 | | Other | Flat Fee 🔻 | 0.00 | ✓ | |
| Taxes and Insurance | | | Other | Flat Fee 🔻 | 0.00 | Image: A set of the set of the | |
| Tax Rate per Year per \$100 of Sale Price | 1.2500 | | Other | Flat Fee 🔻 | 0.00 | V | |
| Homeowner Insurance Rate/Year/\$1000 of Sale Price | 4.00 | | Other | Flat Fee 🔻 | 0.00 | | |
| Number of Months Insurance Prepa | id 15 | | Other | Flat Fee 🔻 | 0.00 | < | |
| Buyer's Prepaid | | | Other | Flat Fee 🔻 | 0.00 | Image: A set of the set of the | |
| Cost | Default | Lock | Other | Flat Fee 🔻 | 0.00 | \checkmark | |
| Other | 0.00 | | Other | Flat Fee 🔻 | 0.00 | < | |
| Buyer's Monthly Payments | 5 | | Other | Flat Fee 🔻 | 0.00 | | |
| Monthly Expense | Default | Lock | | | | | |
| HOA | 0.00 | | | | | | |
| Mello Roos | 0.00 | | | | | | |
| Save 6 | | | | | | | |

1. Edit or enter Interest Rate and Term Defaults.

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.



Note

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.



Note

Note

Note

Note



3. Edit or enter Taxes and Insurance values.

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. Edit or enter Buyer's Prepaid values.

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.

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

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.

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

Refinance Costs

| Refinance Costs | | • | | 0 | | | ^ |
|----------------------|---------|--------|--------------------|--------------|----|-------|------|
| Conventional Closing | Cost | | Closing Costs | 2 | | | |
| Points | % | 0.00 | Fields | Туре | | Value | Lock |
| Origination % | • | 1.00 | Endorsement | Flat Fee 🛛 🔻 | \$ | 0.00 | |
| Document Preparation | \$ | 450.00 | Notary Signing Ser | Flat Fee 🔹 🔻 | \$ | 0.00 | |
| Tax Service Contract | 9 \$ | 85.00 | Payoff Demand | Flat Fee 🛛 🔻 | \$ | 0.00 | |
| | | | Reconveyance | Flat Fee 🛛 🔻 | \$ | 0.00 | |
| Underwriting | \$ | 450.00 | Sub Escrow Fee | Flat Fee 🛛 🔻 | \$ | 0.00 | |
| Processing Fee | \$ | 450.00 | Other | Flat Fee 🗸 🗸 | \$ | 0.00 | |
| Appraisal Fee | \$ | 500.00 | Other | Flat Fee 🗸 | \$ | 0.00 | |
| Flood Certification | \$ | 25.00 | Other | Flat Fee 🗸 | \$ | 0.00 | |
| | | | Other | Flat Fee 🔹 | \$ | 0.00 | |
| | | | SB-2 Recording Fee | Flat Fee 🗸 | \$ | 0.00 | |
| | | | Other | Flat Fee 🔹 | \$ | 0.00 | |
| Save | | | | | _ | | |

1. Edit or enter Conventional Closing Cost.

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.



Note

Tip!

Note

Note



2. Edit or enter additional Closing Costs.

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.

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

| Conventional Loans | | ^ |
|-------------------------------------|-------------------------|-----------|
| Adjustable Rate Loan Caps | Conventional Closing C | ost 2 |
| Maximum Interest Rate Increase 1.00 | Points | 0.00 |
| CAP Over Life-Maximum Interest 5.00 | Origination % Factor | ▼ 1.00 |
| | Document Preparation | \$ 450.00 |
| | Tax Service Contract | \$ 85.00 |
| | Underwriting | \$ 450.00 |
| | Processing Fee | \$ 450.00 |
| | Appraisal Fee | \$ 0.00 |
| Save 3 | | |

1. Edit or enter Conventional Closing Cost.

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 additional Closing Costs.

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





Other Escrow

Note

Note

| Note This | section | will only app | ear in geographic areas wh | ere E | scrow Con | npanies are use | əd. |
|-----------------------------------|----------------|--------------------|--------------------------------------|-------|-----------|-----------------|-----|
| Other Escrow | | | | | | ^ | |
| This is where Users can | enter the rate | es for Escrow Comp | panies. | | | | |
| Please enter the Base Ra Buyer | te and Rate I | Per Thousand for b | oth the Buyer and Seller Escrow Fee. | | | | |
| Base Rate | \$ | 0.00 | Base Rate | \$ | 0.00 | | |
| Rate Per Thousand | \$ | 0.00 | Rate Per Thousand | \$ | 0.00 | | |
| These rates will overrie Apply | de the Stewa | irt rates. 3 | | | | | |

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

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 base rate and rate per thousand for Seller Escrow Fees.

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. 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





- 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



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



1. Advanced







| с | ustomize 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 3 | Add Text Upload Picture 2 | |
| | Text Add to Canvas 5 | |
| | 7 Cancel 8 Clear All Branding Data Save | |

- 1. Selector Switch Add Text provides view shown.
- 2. Selector Switch Upload Picture provides separate screen shown below.

| Customize Your Prints and Emails with Your Photos, Logos and Text $	imes$ |
|--|
| 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 |
| Add Text Upload Picture |
| Click on the browse button to select a picture Select picture from the browse window and then click on Submit button to insert a picture. |
| File format allow : JPEG, GIF and PNG, File size max : 10MB, Canvas area : Height-110px and Width-480px |
| b c d |
| Choose File No file chosen Add to Canvas |
| e Cancel Clear All Branding Data Save All |

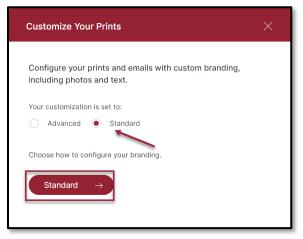
- a. Step by step instructions for adding a picture.
- b. Click this button to select a picture to upload.





- 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

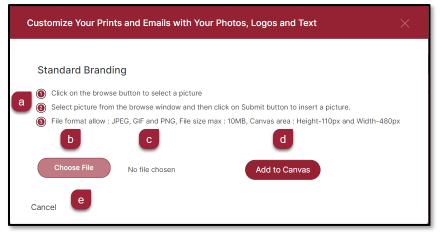






| | | ext: Name and Title, Company Na Color and Type of font is user se | lected. |
|----------------|------------|--|---------------|
| Name * | 1 | Company Name | 2 *Require |
| Contact Number | 3 | Email Address | |
| Font | Font Color | Upload Picture | Add to Canvas |
| - | • | | - |
| | 9 | | 13 |

- 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.

