



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	1 New Save Saved
General Information Prepared By Todd Heppner	Prepared For New Client
Address Enter a location City Los Angeles CA 2ip 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.





Sale Price and Loan Info

Sales Price Buyer's Lo \$ 500,000.00 Conventi	ional Conventional % 3	
Estimated Settlement Date 05-25-2023		
Loan to be Paid or Assumed		
Balance \$	Rate %	
Existing 1st 219,950.00	Existing 1st	
Existing 2nd 0.00	Existing 2nd 0.00	
Existing 3rd	Existing 3rd	
Annual Property Tax \$: (us 7 prorations)	10 Total \$219,950.00	
Available Assessor's Tax Date	Assessor's Tax Rate %	1
-	Show Tax Breakdo	own
lease Note: Property tax information is provided by data	a companies who specialize in aggregating tax information and data	
cross the US. Each of these state/county/municipality o	offices independently determines the date the information is available t	to

- 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 v \$: 0.00	Buyer 🔻 \$: 0.00
Drawing Deed \$		Notary \$ 0.00	Transfer Tax \$
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	0
Other	Flat Fee	▼ 0.00	C
Other	Flat Fee	▼ 0.00	0
Other	Flat Fee	▼ 0.00	C
Other	Flat Fee	▼ 0.00	C
Other	Flat Fee	▼ 0.00	C
Other	Flat Fee	▼ 0.00	o
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

Di:	scount 0.00	\$
Appraisal \$	Document Prep \$	Tax Service Contract \$
Underwriting \$	Processing Fee \$	Corrective Work \$
Buyer's Fees \$		
List Agt. %	List Agt. S	6
Sell Agt. %	Sell Agt. \$	6
	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
2			





- 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 4	Closing Office

- 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	- Loan Type	Name of Lender
\$ 0.00	Conventional 🔹	
Ist Loan	2nd Loan	
Loan to Value %	Loan to Value %	•
- Interest Rate %	Interest Rate % 0.0000	5
Terms in Years	Terms in Years	
30	0	
Adjustable	Adjustable	
Amount \$	Amount \$	
0.00	0.00	
Down Payment \$ 6		9
Estimated Closing Date 7		Show APP
Annual Property Tax \$		
4,738.27	10	-
Available Assessor's Tax Date	Assessor's Tax Rate %	
2022	1.204	-
		Show Tax Breakdow
Please Note: Property tax information is provided by d	ata companies who specialize in aggregating	tax information and data
across the US. Each of these state/county/municipality	offices independently determines the date	the information is available
to the data companies: unfortunately, some are less tir	mely than others. Users are encouraged to g	o directly to the applicable

- 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 0.00 	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...

Closing Costs Continued	2	3	^
Cost	Туре	Rate	Total
Other	Flat Fee 🔹	0.00	0.00
Other	Flat Fee 🔹	0.00	0.00
Other	Flat Fee 🔹	0.00	0.00
Other	Flat Fee 🔹	0.00	0.00
Other	Flat Fee 🔹	0.00	0.00
Other	Flat Fee 🔹	0.00	0.00
Other	Flat Fee 🗸	0.00	0.00
Other	Flat Fee 🔹	0.00	0.00
Other	Flat Fee 🗸	0.00	0.00
Other	Flat Fee 🔹	0.00	0.00
		Total Closing Costs \$	0.00

- 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

4 Months Taxes	Rate 1.2500	0.00
Months Ins. 15	2 Rate/Thou 4.0000	\$ 0.00
Days Interest 30	3	\$ 0.00
Cost	4	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. Enter additional costs if desired.
- 5. Total of Prepaid Items will calculate here.





Payment

Payment		^
Principal and Interest \$	-	0.0
Real Estate Taxes \$	1	0.0
Homeowner Insurance \$		0.0
0.00 Rate Monthly \$		0.0
P&I2nd TD\$		0.0
HOA 2	Amount 0.00	
Monthly Expense 3	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 \$	Pate %
Existing 1st	Existing 1st
0.00	0.00
Existing 2nd	Existing 2nd
0.00	0.00
Existing 3rd	Existing 3rd
0.00	0.00
	Total \$ 0.00
27 Days Interest	\$ 0.00
Appual Draparty Tay \$1 (used for providing)	
4,738.27	
Available Assessor's Tax Date	
2022	
lease Note: Property tax information is provided by data	a companies who specialize in aggregating tax information and data
lease Note: Property tax information is provided by dat cross the US. Each of these state/county/municipality o	a companies who specialize in aggregating tax information and data iffices independently determines the date the information is available to
lease Note: Property tax information is provided by dat. cross the US. Each of these state/county/municipality o ne data companies; unfortunately, some are less timely	a companies who specialize in aggregating tax information and data iffices independently determines the date the information is available to than others. Users are encouraged to go directly to the applicable taxin
lease Note: Property tax information is provided by dat. cross the US. Each of these state/county/municipality o re data companies; unfortunately, some are less timely uthority website for the most current formation and d	a companies who specialize in aggregating tax information and data offices independently determines the date the information is available to than others. Users are encouraged to go directly to the applicable taxin ata.
lease Note: Property tax information is provided by dat. cross the US. Each of these state/county/municipality o te data companies; unfortunately, some are less timely uthority website for the most current formation and d - Buyer's Loan Type -	a companies who specialize in aggregating tax information and data offices independently determines the date the information is available to than others. Users are encouraged to go directly to the applicable taxin ata.
lease Note: Property tax information is provided by dat. cross the US. Each of these state/county/municipality of the data companies; unfortunately, some are less timely uthority website for the most current formation and di – Buyer's Lean Type Conventional	a companies who specialize in aggregating tax information and data offices independently determines the date the information is available to than others. Users are encouraged to go directly to the applicable taxin ata.

- 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 🔻 \$: 0.00	Buyer 🔻 \$: 0.00
Drawing Deed \$	Notary \$	Transfer Tax \$
Prepayment Penalty \$ 0.00	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	0
Other	Flat Fee	▼ 0.00	C
Other	Flat Fee	▼ 0.00	0
Other	Flat Fee	▼ 0.00	C
Other	Flat Fee	▼ 0.00	C
Other	Flat Fee	▼ 0.00	C
Other	Flat Fee	▼ 0.00	o
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. %	List Agt. 20,133.	.\$
3.000		
Sell Agt. %	Sell Agt 20,133.	.\$36

- 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 \$ 46,273.34		
Estimated Tax Prorations \$ -407.96	2	
	3	
Sales Price \$	671,112.0	0

- 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 Pro	Detailed E	Estimate
		Quick Est	imate
	Ŧ		★ ↓
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

Sale Price \$ But 0.00 FH	A 203b
Loan to be Paid	
Balance \$	Lender Name
Payoff 1st	Devoff 1st
0.00	Payoff Ist
Payoff 2nd4	Payoff 2nd
- Daveff 2rd	
0.00	Payoff 3rd
Annual Property Tax \$: (used for prorations) 4,738.27 Available Assessor's Tax Date 2022	6 Total \$ 0.
lanco Noto. Droporty tay information is provided k	nu data companies who consisting in approacting tax information and data ap
the second	by data companies who specialize in aggregating tax information and data ac-
e os. each or mese state/county/municipality or	nces independently determines the date the information is available to the date
ompanies; unioriunately, some are less timely tha	in 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 🔻 \$: 0.0	00 Buyer 🔻 \$: 0.00
Drawing Deed \$		Notary \$	Transfer Tax \$
 Prepayment Penalty \$ 0.00 	\$	Reconveyance 4	Pest Control Report \$
- Payoff/Demand State 0.00	ment \$		•





- 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	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		1
	Discount 0.00	\$ 0.00
Appraisal \$	Document Prep \$ 0.00	Tax Service Contract \$ 0.00
Underwriting \$	Processing Fee \$	Corrective Work \$
Buyer's Fees \$	2	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. 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 \$1		
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 New	Save Saved
General Information	Prep	ared For3	^
Address Enter a location	4		5
City State CA CA	Zip Code 91001 Closi Stev	ing Office wart Title of California, 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 % 4.2500	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
ban to be Paid or Assumed	1		-
alance \$		Rate %	
0.00		0.00	
Existing 2nd		Existing 2nd	
Existing 3rd		Existing 3rd	
Days		Days Interest \$	
Total \$ 0.00			

- 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

Closing Costs			^
Escrow or Settlement \$:	Title Insurance \$:	Discount	
595.00	1,046.00	0.00 % \$: 0.00	
Origination Fee 3,900.00	Processing Fee 450.00	Tax Service Contract 85.00	
Document Preparation 50.00	Underwriting 450.00	Appraisal 450.00	
Prepayment Penalty 0.00	Credit Report 75.00		

1. Review and edit Closing Costs if necessary.

Fees

Cost	Туре	Rate	Tot
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	Elat 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

Prepaids		^
- Months Taxes6		\$
Months Insurance	2 Rate/Thou 4.0000	\$
Days Interest 30		\$ 1,381.25
-	2 Months PMI \$ 4	Cost 5 Other
Amount 6	Total Prepaid Items \$	

- 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	^
2,588.88	
Cash To Borrower \$	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 Loan 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 was purchased used one tugs a simple flat one cate first all ease cost
Additional Information	 Set and the set of t
Disclaimer	purchase price and the type of financing selected (FHA, VA, USDA and Conventions loans); this will accurately produce the down payment and hums place sects including Description that may be required by the loan
Stewart Title Guaranty Company, its suppliers and its subsidiaries and affiliates, including Stewart Tit Insurance Company (collectively, "Stewart") take reasonable measures to ensure the quality of the da other information made available on this website. Nevertheless, because of the possibility of human, or mechanical error, whether by Stewart's sources or by others, Stewart does not guarantee the accu 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 waranties regarding this information, o the Stewart C3 calculator. You should independently verify all information obtained from this website. The information provided is based upon typical, residential transactions are involved, when unusual cor title are encountered, when special risks are insured against, or when special services are requested.	In the set of set

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			
Sales Price	2	Loan A	mount 3	
CALIFORNIA				•
LOS ANGELES		- Zip Co	ode (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		-	3	Closing Costs			7
Fields Type	1	Value 2	Lock	Fields	туре 5	Value 0	Lock
Listing Fee Percent	tage 🔻	3.000		Other	Flat Fee 🛛 🔻	\$ 0.00	
Selling Fee Percent	tage 💌	3.000		Other	Flat Fee 🔹 🔻	\$ 0.00	
Transfer Tax Rate /\$100 Price	0 of Sale %	0.00		Other	Flat Fee 🔹	\$ 0.00	
Payoff Demand Stateme	ent \$	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	Loan Informati	on from all Seller Ne	t Sheet Estima	te prints.			

- 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 Contract	4	6	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.

TA VA USDA LUZ	ans				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	
Appraisal Fee	Buyer 3 Payer	O.00 Value	Lock	Appraisal Fee	Buyer	• 0.00	
Appraisal Fee USDA Closing Cost Origination Factor	Buyer Buyer Payer	 0.00 Value 0.00 	Lock	Appraisal Fee	Buyer	▼ 0.00	
Appraisal Fee USDA Closing Cost Origination Factor Document Preparation	Buyer Payer % Buyer	 ▼ 0.00 Value ▼ 0.00 ▼ 400.00 	Lock	Appraisal Fee	Buyer	• 0.00	
Appraisal Fee USDA Closing Cost Origination Factor Document Preparation Tax Service Contract	Buyer Payer % Buyer Buyer	 ▼ 0.00 Value ▼ 0.00 ▼ 400.00 ▼ 85.00 		Appraisal Fee	Buyer	• 0.00	
Appraisal Fee USDA Closing Cost Origination Factor Document Preparation Tax Service Contract Underwriting	Buyer Payer % Buyer Buyer Buyer	 ▼ 0.00 Value ▼ 0.00 ▼ 400.00 ▼ 85.00 ▼ 450.00 		Appraisal Fee	Buyer	• 0.00	(
Appraisal Fee USDA Closing Cost Origination Factor Document Preparation Tax Service Contract Underwriting Processing Fee	Buyer Payer % Buyer Buyer Buyer Buyer	 0.00 Value 0.00 400.00 85.00 450.00 450.00 		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					6		^
Interest Rate and Term De	faults		Buyer's Clos	sing Costs	2		
Today's Interest Rate	4.2500		Credit Report		0.0)	
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	\checkmark	
Taxes and Insurance			Other	Flat Fee 🔻	0.00		
Tax Rate per Year per \$100 of Sale Price	1.2500		Other	Flat Fee 🔻	0.00	\checkmark	
Homeowner Insurance Rate/Year/\$1000 of Sale Price	4.00		Other	Flat Fee 🔻	0.00	\checkmark	
Number of Months Insurance Prepa	aid 15		Other	Flat Fee 🔻	0.00		
Buver's Prepaid			Other	Flat Fee 🔻	0.00		
Cost	Default	Lock	Other	Flat Fee 🔻	0.00	\checkmark	
Other	0.00		Other	Flat Fee 🔻	0.00	\checkmark	
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	
The Grandes Contract	ۍ د	450.00	Payoff Demand	Flat Fee 🛛 🔻	\$	0.00	
Tax Service Contract	2	85.00	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 Cost	e	2	
Maximum Interest Rate Increase 1.00	Points		0.00	
CAP Over Life-Maximum Interest Rate Increase 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				

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	section v	vill only appe	ear in geographic areas whe	ere E	scrow Cor	mpanies are used
Other Escrow						^
This is where Users can	enter the rate	s for Escrow Compa	anies.			
Please enter the Base Ra Buyer	ite and Rate F	Per Thousand for bo	th 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 overri Apply	de the Stewa	rt rates.				

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





There are some states that prohibit co-branding (such as UT, WA, and WY). For situations where co-branding is not allowed, this feature can be restricted to prevent violation.

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 Font Arial Font Size Font Color 4	
	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 \qquad
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
f
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







Phone Number. Plus you c	an upload your photo. Only the	Color and Type of font is user se	lected.
Name *	1	Company Name	2 *Required
Contact Number	3	Email Address	
Font •	Font Color	Upload Picture	Add to Canvas
-	•		-
	9		12

- 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.

