Stewart – Massachusetts Mid-Week Update – April 1, 2020

Dear Stewart Partners,

We hope that you, your colleagues, staff and family are doing well. It has been 2 ½ weeks since our lives and business practices have been dramatically altered. We know that every day presents new challenges and we are here to work with you. In an effort to keep you aware of developments and information which is important to you practice, we will be sending out this Mid-Week email.

• Stewart's Massachusetts COVID-19 Resource Page

We've put together a resource page for you which contains all the local information relative to underwriting guidance, affidavits, registry closures and frequently asked questions. This site will be updated regularly. To access click HERE and make it a favorite on your web-browser. You can also copy the following URL and paste it into your web

browser: https://www.stewart.com/content/stewart/stewartcom/en/stg/massachusetts/under-writing-resources/forms-policy-information/covid-19-info-resources.html

• Massachusetts' Remote Notary Legislation Update

You've all heard that there is some pending legislation on Beacon Hill, but at this point nothing has been passed. The earlier proposed legislation, which was a stand-alone bill, is not proceeding, rather amendments to an existing Senate bill were made to include a remote notarization component. This bill, known as S.2619 was approved by the Senate; however, the bill is now subject to a further amendment by the House bill designated H.4612, wherein the remote notary amendments were removed. As we learn of developments and the progress of the bill and efforts to make a remote (audio/visual) notarization available in Massachusetts we will update you.

Registry Information

We have been providing regular information on detailed registry operations throughout MASSACHUSETTS and emailing this information to our agents. This information is updated daily on our Resource Page which we highlighted above. In addition to Massachusetts, we also have posted Rhode Island information for those agents who may have need for that information

Registered Land Documents Requiring Approval:

Documents which require land court approval prior to be accepted for filing can be approved electronically. The Chief Title Examiner has set forth this process in the memo which can be viewed here: https://www.mass.gov/memorandum/land-court-interim-procedure-for-remote-approvals

• <u>Land Court Information</u>

Land Court has suspended all Servicemembers and Tax Lien Case filings. This order can be viewed here: https://www.mass.gov/advisory/notice-regarding-suspension-of-processing-of-servicemembers-and-tax-lien-case-filings

Governor Baker Expands Definition of Essential Services

Effective April 1 at noon, Governor Baker has ordered the expansion of essential services to include:

- Staff at government offices who perform title search, notary, and recording services in support of mortgage and real estate services and transactions.
- Residential and commercial real estate services, including settlement services.

This order can be viewed here: https://www.mass.gov/info-details/covid-19-essential-services

• Increased Fraud Risk – Be on Heightened Alert

The FBI has warned that fraud schemes are on the rise during the COVID-19 outbreak and extra precautions should be taken. Safeguards which you may take in the office, may be more difficult to monitor and implement with employees working remotely and using computers that may not have the same anti-virus, anti-malware, anti-spyware software which are present in office hardware.

The FBI recommends the following steps to prevent falling victim to fraud:

- ❖ Do not open attachments or click links within emails from senders you don't recognize
- Do not provide your username, password, date of birth, social security number, financial data, or other personal information in response to an email or robocall
- Always verify the web address of legitimate websites and manually type them into your browser
- Check for misspellings or wrong domains within a link (for example, an address that should end in ".gov" ends in ".com" instead)

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