

## Stewart – Massachusetts Mid-Week Update – April 30, 2020

Dear Stewart Partners,

As always, we hope that you, your colleagues, staff and family are doing well. It's been an eventful week since the last mid-week update: the Governor extended the stay-at-home advisory to May 18, he also signed a virtual notarization bill which was passed by the House and Senate, creating the temporary ability for notarizations to happen virtually, and many communities and stores have implemented rules that require face coverings to be worn in public. (Check out this article for municipalities with rules on face coverings: <https://www.wbur.org/commonhealth/2020/04/29/face-masks-covering-orders-coronavirus-massachusetts>)

With the activity of the past week, particularly with the new virtual notary law and the extension of the stay-at-home order, we want to highlight the following important bulletins and upcoming webinars:

- Virtual Notarization – Chapter 71 of the Acts of 2020
  - On April 27, 2020, Gov. Baker signed into law “An Act Providing for Virtual Notarization to Address Challenges Related to Covid-19”
  - The key highlight of the law is that attorneys and paralegals supervised by an attorney are permitted to perform notarial acts using audio/visual technology. The law makes very specific record retention requirements and use is limited to parties being present in Massachusetts.
  - Stewart has issued underwriting guidelines and developed forms for your use should you decide that conducting a virtual notarization is needed in one of your transactions. The guideline along with links to the law and forms can be viewed here: <https://www.virtualunderwriter.com/en/bulletins/2020-3/ma2020004.html>
  
- Upcoming Webinars
  - **Virtual Notarization:** On Wednesday, May 6, 2020 – our Underwriting Team will host a webinar at 10 AM on Massachusetts’s Virtual Notary law. Please join us as we discuss the procedural requirements and practical tips on complying with the law. To register for the webinar, please contact [Aaron.monahan@stewart.com](mailto:Aaron.monahan@stewart.com) or click [HERE](#)
  - **Homestead Basics:** On Wednesday May 13, 2020 – Tracie Kester, Esq. and Shannon Coleman, Esq. will host a webinar at 10 AM on the Massachusetts Homestead Law and what you need to know from a title and underwriting perspective. To register for this webinar, please contact [Aaron.monahan@stewart.com](mailto:Aaron.monahan@stewart.com) or click [HERE](#)
  
- Statute of Limitations – tolling period extended
  - On April 27, 2020, the SJC issued an updated order further extending certain deadlines applicable to statutes of limitations and court deadlines. The SJC’s order may impact the insurability of certain properties, due to the tolling of the expiration of statute of limitations and appeal periods. We have issued a bulletin highlighting important aspects of the order and the bulletin can be viewed here: <https://www.virtualunderwriter.com/en/bulletins/2020-3/ma2020005.html> As

always, should you have any questions on the impact of the order on the insurability of a particular property, please reach out to one of the Massachusetts underwriters.

- Payoffs and reported delays

We have received a few calls from closing agents alerting us that they have experienced delays in receiving payoff information from some lenders and servicers. We suspect that the delays may be caused by staffing issues and modified business operations resulting from Covid-19. As a reminder, we recommend making your payoff request as soon as possible upon receiving a new title order and building in as much lead time as possible.

- Stewart's Massachusetts COVID-19 Resource Page

Please view our resource page 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/underwriting-resources/forms-policy-information/covid-19-info-resources.html>

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