

Stewart – Massachusetts Mid-Week Update – June 10, 2020

Dear Stewart Partners,

We hope you, your colleagues, and families are well as we are transitioning into Phase 2 of Massachusetts' re-opening plan. We have attached our updated Registry of Deeds spreadsheet and wanted to share some additional information with you as well about a new *PHISHING* scam and the recently published *MISMO* standard form closing instructions.

- *Massachusetts Registry of Deeds recording / filing update*

Please note that we have added an extra column to our Massachusetts Registry of Deeds spreadsheet to provide information on the various operating hours around the **July 4th** holiday. The registries are not uniformly operating on the same schedule.

- *BE AWARE – PHISHING SCAM – Exploiting Coronavirus*

Microsoft has reported a massive phishing campaign that uses an Excel attachment as bait. The phishing email looks like it is from the Coronavirus Research Center of John Hopkins University—a well-known medical organization in the US. The email includes an Excel attachment that purports to be an updated list of Coronavirus-related deaths, but the file contains a hidden piece of malware.

If you open the infected Excel file and click "Enable Content" when prompted, a program called NetSupport Manager will automatically be installed on to your computer. This program is a tool that allows someone to access your computer remotely. Cybercriminals are using NetSupport Manager to gain complete control over a victim's system allowing them to steal sensitive data, install more malicious software, and even use the machine for criminal activities. Don't be a victim!

Here are some ways to protect yourself from this scam:

- Think before you click! The bad guys know that you want to stay up-to-date on the latest COVID-19 data so they use this as bait. They're trying to trick you into impulsively clicking and downloading their malware.
 - Never download an attachment from an email that you weren't expecting. Remember, even if the sender appears to be a legitimate organization, the email address could be spoofed.
 - Always go to the source. Any time you receive an email that claims to have updated COVID-19 data, use your browser to visit the official website instead of opening an attachment or clicking a link.
- *MISMO PUBLISHES MODEL UNIFORM CLOSING INSTRUCTIONS*

MISMO, which is the mortgage industry's standards organization, recently published standardized closing instruction templates. The goal of the templates is to create a common format that is intended to improve efficiency and reduce errors by introducing consistency into closing instructions. Although lenders are not required to use the MISMO closing instructions, lenders provided input into their development which may increase the likelihood of the adoption. Be on the look out for a Stewart Legal Services bulletin on this topic which will be distributed soon. To access the MISMO website, click here: <http://www.mismo.org/>

- [Stewart Underwriting Webinars](#)

Please join us for a webinar next Wednesday, June 17, at 10:00 AM on “Good Deeds.” This is a back to basics webinar for paralegals and new attorneys – or seasoned veterans who would like a refresher. We will discuss what to look for when reviewing deeds and provide examples of some of the bad deeds we’ve encountered along the way. To register, click here:

<https://stewart.webex.com/stewart/k2/j.php?MTID=t9ebbd2b1328075673ce520a53984418>

Did you miss our recent webinar on **Foreclosure Moratoriums – What you Need to Know?** If so, you can view the recording here:

<https://stewart.webex.com/stewart/lsr.php?RCID=2ab0e1ad180d4e67925eb637cd459a59>

- [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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