

Stewart – Massachusetts Mid-Week Update – July 15, 2020

Dear Stewart Partners,

We are now mid-way through July! It's been a long journey since March, when our lives changed in ways none of us imagined. Many things have normalized (or maybe it is more accurate to say that we've adapted to a new normal way of living.) One of the hiccups that conveyancers and title examiners continue to experience, however, is access to Probate Court records, which are critical to complete a full title search and necessary for attorneys to comply with title certifications under MGL chapter 93, section 70. Tracie Kester, one of our underwriting attorneys, has compiled each court's method to request probate records and the information is available on our COVID-19 microsite. In addition, this week's update includes an alert on a new *phishing* scam, plus a reminder that the Governor's order allowing deferrals of smoke detector inspections has been rescinded.

- *Massachusetts Probate Court – Access to Records*

Older probate court records, that have not been scanned into the court's online portal can be requested with each court. Turnaround times can vary dramatically, and we recommend that requests are made as early as possible.

- *Governor Baker RESCINDS Order Deferring Carbon and Smoke Detector Inspections*

The Governor issued an executive order reinstating the required smoke and carbon detector inspections effective as of July 10, 2020. The executive order eliminates the ability of buyers and sellers to defer inspections which are required by law under MGL c. 148 Sections 26F and 26F ½. To view the Governor's order and the State Fire Marshal's memo, click here: <https://www.mass.gov/doc/governors-executive-order-reinstating-licensing-deadlines-and-resuming-certain-inspections/download>

- *Beware! New Phishing Scam Exploiting COVID-19 and Government Relief Programs*

We've been alerted to, yet another, phishing scam. In this scam, a phishing email which appears to come from your local government funding agency, offers relief grant to those in need. The scam uses a Dropbox link to disguise the malicious attachment. As many of you may know, Dropbox is a legitimate and commonly-used file sharing service and therefore, the email security filters that your organization may have in place might not consider the link as a red-flag, thereby increasing the chances of the phishing email getting through security filters and landing in your inbox.

The phishing email urges you to click a Dropbox link so that you can download the file that supposedly contains information about your relief grant payment. The link even includes an expiration date for added sense of urgency. If you click the link, then download and open the file, you're taken to a look-a-like Microsoft 365 login page. If you enter any information on this page it will be sent directly to the scammers.

Remember these tips to avoid falling victim to phishing emails and other cyberattacks.

- Never click a link or download an attachment from an email that you weren't expecting. Even if the sender appears to be a legitimate organization, the email address could be spoofed.
 - Be cautious of unexpected deadlines. Scammers often create a sense of urgency to spark impulsive clicks.
 - Get confirmation before clicking a Dropbox link. If you feel the file could be a legitimate resource for your organization, reach out to the sender another way-like by phone- instead of trusting the email.
- *Stewart Underwriting Upcoming Webinars*

We've got two upcoming webinars:

- No Stress Distressed Properties on **August 5, 2020 at 10 AM**
- Probate Perils and Perfecting Title on **September 16, 2020 at 10 AM**

To register follow this link:

<https://www.stewart.com/content/dam/stewart/Microsites/massachusetts/pdfs/Summer-2020-Series-Invitation-Form-6-17.pdf>

- *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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