#### Stewart – Massachusetts Mid-Week Update – January 28, 2021

We hope that you, your colleagues, and families are well. In this update we are highlighting Stewart's revised "Overlimit" form and providing you with some important tips on completing the form. In addition, we want to alert you to some changes that will become effective in February to the Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys, which are more commonly referred to as "ALTA Surveys". Also, there has been another extension by HUD to the eviction and foreclosure moratorium. Lastly, on the trial court front in Massachusetts, jury trials have been paused.

### • Stewart's "Revised" Overlimit/Special Risk Authorization Form

As a reminder, if you will be issuing a policy which exceeds your policy issuing authority limit or contains an extra-hazardous risk, you must receive approval prior to its issuance. Stewart has recently revised the form used to seek approval and has distributed a reminder bulletin. The revised bulletin can be viewed here: <a href="https://www.virtualunderwriter.com/en/bulletins/2015-6/sls2015011.html?search=sls2015011&searchType=allwords">https://www.virtualunderwriter.com/en/bulletins/2015-6/sls2015011.html?search=sls2015011&searchType=allwords</a>

You can download the Request for Approval to Issue Overlimits (Large) Policy or Extra Hazardous Coverage revised 1/4/2021 here: <a href="https://www.virtualunderwriter.com/en/forms/2020-12/stg-request-for-approval-to-issue-overlimits--large--policy-or-e.html">https://www.virtualunderwriter.com/en/forms/2020-12/stg-request-for-approval-to-issue-overlimits--large--policy-or-e.html</a>. Please use this form for your submissions. When completing the form it is critical to include your **file number** in the field identified as: <a href="https://www.virtualunderwriter.com/en/forms/2020-12/stg-request-for-approval-to-issue-overlimits--large--policy-or-e.html">https://www.virtualunderwriter.com/en/forms/2020-12/stg-request-for-approval-to-issue-overlimits--large--policy-or-e.html</a>. Please use this form for your submissions. When completing the form it is critical to include your **file number** in the field identified as: <a href="https://www.virtualunderwriter.com/en/forms/2020-12/stg-request-for-approval-to-issue-overlimits--large--policy-or-e.html">https://www.virtualunderwriter.com/en/forms/2020-12/stg-request-for-approval-to-issue-overlimits--large--policy-or-e.html</a>.

Please also remember to complete the section about the policies to be issued. In this section you should identify the kind of policy to be issued, the name of the proposed insured, and the amount of insurance. Although the form contains a space for signature, it is acceptable to type your name in this section with the prefix /s/. Lastly, when submitting the form, please also include the commitment. You may always submit the request directly to an underwriter in our office who will facilitate uploading the request into our system and work with you on approving the transaction. If you have any questions about the process generally, or about a specific transaction, please don't hesitate to reach out.

### • Updates to the Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys

In 2011 The American Land title Association ("ALTA"), the American Congress on Surveying and Mapping ("ACSM") and the national Society of Professional Surveyors ("NSPS") adopted joint 2011 Minimum Standard Detail Requirements for ALTA/ACSM Land Title Surveys. These are being updated, and the changes will be effective on February 23, 2021. To view both the new Minimum Standard Detail Requirements and the red-line changes, follow this link: <a href="http://www.amnational.net/services/2021-altansps-standards/">http://www.amnational.net/services/2021-altansps-standards/</a>

### • Massachusetts Courts Pause Phase 1 Jury Trials

The Trial Court announced that it will pause jury trials between January 26 and February 12. During the pause, the courts will review and analyze the trials which have occurred to date. Although a spokesperson for the Court stated that COVID-19 transmission did not play a role in the decision, Chief Justice of the Trial Court Paula M. Carey has said that the decision on whether to resume trials would be informed by daily reports on infection rates, and consultations with an epidemiologist and other infectious disease specialists.

# • HUD Extends eviction and foreclosure moratoriums

At the request of President Joe Biden, the Department of Housing and Urban Development (HUD) has extended eviction and foreclosure moratoriums on federally-backed, single-family mortgages through March 31, 2021. It is expected that other federal agencies will follow suit.

## • 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 <a href="HERE">HERE</a> and make it a favorite on your web-browser. You can also copy the following URL and paste it into your web

browser: <a href="https://www.stewart.com/content/stewart/stewartcom/en/stg/massachusetts/underwriting-resources/forms-policy-information/covid-19-info-resources.html">https://www.stewart.com/content/stewart/stewartcom/en/stg/massachusetts/underwriting-resources/forms-policy-information/covid-19-info-resources.html</a>



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