

## Stewart – Massachusetts Mid-Week Update – October 14, 2020

Dear Stewart Partners,

We hope all of you had the opportunity to enjoy the long weekend and are continuing to stay healthy as we navigate into the cooler weather and rising COVID-19 cases.

In this week's update we wanted to remind you of certain Registered Land requirements relating to acknowledgements that may impact whether your closing documents will be accepted for filing. On the local front, you should be aware that the Governor will likely not extend the eviction moratorium, however, this doesn't eliminate the eviction concerns in foreclosed property given the numerous federal moratoriums that remain in place. Also, October is Cybersecurity month, so we've included a link to test and develop your cybersecurity awareness skills. Lastly, Stewart's CEO was interviewed by the Houston Chronicle - it's a short article, but provides great insight on how Stewart, as a century old company, is reframing its future.

- *Registered Land and Acknowledgments*

Please be reminded that Land Court filings have strict acknowledgment requirements and filings may be rejected if the document does not contain an acknowledgment which conforms to the Massachusetts requirement that the certificate of acknowledgment confirm that the signer signed **voluntarily** or that the execution was the **free act and deed** of the signer. We have been alerted that documents including **mortgage discharges**, as well as **assignments** can be rejected due to acknowledgment clauses failing to contain the voluntariness statement. Below are some of the documents required to be acknowledged under Land Court Guideline 1:

- 1.) Deeds (excepting conveyances from the United States) - see G.L. Chapter 183 § 29. Included in this category, based on the broad definition of deed, are easement deeds, mortgage deeds, deeds of trust, release deeds found in boundary line agreements, leases, notices of leases, options to purchase, options to lease, assignments of mortgages, collateral assignments of mortgages and collateral assignments of leases.
- 2.) Purchase and Sale Agreements; see G.L. Chapter 54 § 17A.
- 3.) Discharges and Partial Releases pursuant to G.L. Chapter 183 § 54, 54B and 54C.
- 4.) Powers of Attorney; see G.L. Chapter 183 § 32.
- 5.) Homesteads and releases of same; see G.L. Chapter 188.

The full list can be found here: <https://www.mass.gov/files/documents/2016/08/oo/guidelines-registered-land.pdf>

Please keep in mind that even when you are able to e-file documents, you must wait until the documents have been accepted before issuing policies of title insurance.

- *Massachusetts Eviction Moratorium is Expiring*

On Saturday, the Foreclosure and Eviction Moratorium issued by Governor Baker will be expiring; however, the expiration will not eliminate eviction issues, particularly in the foreclosure arena due to the numerous federal moratoriums which remain active and applicable to Massachusetts properties. The foreclosure moratoriums currently active are: HUD, Fannie Mae, Freddie Mac, Veterans Benefit Administration, USDA. The federal eviction moratorium was put in place by the CDC. All of the federal moratoriums are in effect until at least 12/31/2020.

- [October is Cybersecurity Awareness Month](#)

In celebration of Cybersecurity Month, check out this virtual carnival filled with family-friendly games of skill and chance, scheduled thrilling performances, and a lineup of activities, all designed to test and build your cybersecurity awareness. Check out this link to get in on the action: <https://cybercarnival.katzcy.com/>

- [Stewart's CEO Fred Eppinger – In the News](#)

The Houston Chronicle article by Nancy Sarnoff, “Stewart Information’s Eppinger to Capitalize on Century-Old Insurance Brand” <https://www.houstonchronicle.com/business/texas-inc/article/Stewart-Information-s-Eppinger-to-capitalize-on-15622835.php>

- [Stewart's Fall/Winter Education Series – Sign up for a Webinar](#)

- Not So Basic – Policy Basics on **November 10, 2020 at 10 AM**

Register: [HERE](#)

- Claims Chronicles on **December 9, 2020 at 10 AM**

Register: [HERE](#)

If you missed our recent webinar “**The Mysteries of Tax Title Revealed**” or are interested in other webinars we’ve hosted this year, check out our local Massachusetts Stewart site to view the recordings.

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

- [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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