

Dear Stewart Partners,

As always, we hope that you, your family and colleagues are well and surviving these cold temperatures. Tomorrow may bring us a small reprieve from these bitter cold days and melt some of the snow and ice.

In this week's update we want to alert you that Remote Ink Notarization ("RIN") is back in Massachusetts, at least temporarily. The budget signed by the Governor over the weekend included a revival of the pandemic driven notarization alternative. Read below for more details. Additionally, for our cross-border agents who also issue policies in New Hampshire, Remote Online Notarization ("RON") is now permissible. Our New Hampshire underwriting bulletin is linked below and provides details and requirements. Lastly, we're including an article from the Washington Post that predicts that the real estate market for home buyers may be even hotter than last year.

- Remote Ink Notarization ("RIN") – permissible (again) in Massachusetts

The Governor has signed legislation that authorizes, once again, the use of RIN in Massachusetts. The process and requirements are the same as in the previous legislation. Although only just recently re-enacted, the law is retroactive to December 15, 2021, making notarizations performed using RIN that fully complied with the requirements set forth in the recently signed legislation valid. The law has a built-in termination date of July 15, 2022. We will be distributing a bulletin shortly. To view the legislation, see Sections 12 and 37 of Chapter 22 of Acts of 2022:

<https://malegislature.gov/Laws/SessionLaws/Acts/2022/Chapter22>

- Remote Online Notarization ("RON") – allowed in New Hampshire

New Hampshire has enacted the use of remote online notarization. Stewart's New Hampshire State Counsel, Michelle Radie-Coffin, has drafted an informative bulletin setting forth the law and its requirements relative to insurability of documents using RON. To view the bulletin follow this link: <https://www.virtualunderwriter.com/en/bulletins/2022-2/nh2022001.html>

As a reminder, RON **is not** authorized in Massachusetts, and documents executed in New Hampshire for use in Massachusetts must have a wet-signature of both the notary and the signer.

- Residential Real Estate Market Predicted to Remain Hot

According to an article in the Washington Post, the residential real estate market will remain highly competitive in 2022 for buyers. The demand for homes is still high, but supply remains limited. As noted in the article, one reason for the high demand may be the anticipation of higher mortgage rates and the desire to buy before that happens. To read the full article and access statistics for the Boston area, follow this link: <https://www.washingtonpost.com/business/2022/02/10/report-2022-housing-market-pace-be-hotter-than-last-year/>

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