



Dear Stewart Partners,

We hope that you had an opportunity to take some time to relax over the holiday weekend. Despite the drop in temperature at the end of last week and Saturday's snow flurries, it is finally beginning to feel like we have arrived at the tail end of winter, and the first signs of spring are in the air.

In last week's update, we highlighted legislation signed by the Governor which re-enacts Remote Ink Notarization ("RIN") in Massachusetts. We have distributed a bulletin outlining the details and requirements, which is linked below. In this week's update, we have also provided links to the webinars presented by the Massachusetts Underwriting Team introducing the changes to the 2021 ALTA policy forms. On the computer security front, we're sharing some information from Stewart's IT guru, Genady Vishnevetsky, on password managers. Lastly, we've included a link to an article about Zillow's plans for an enhanced app which you may find interesting.

- Stewart Bulletin - Remote Ink Notarization ("RIN")

As we highlighted last week, Governor Baker has signed legislation that once again authorizes the use of RIN in Massachusetts. Stewart's Massachusetts Underwriting Team has issued a bulletin setting forth the details of the legislation, as well as insurability requirements for documents acknowledged using RIN. The bulletin may be found here:

<https://www.virtualunderwriter.com/en/bulletins/2022-2/ma2022002.html>

- ALTA 2021 Policy Forms Webinars

The Massachusetts Underwriting Team presented a two-part webinar series that introduced the new 2021 ALTA policy forms. Part 1 discussed the changes to the owner's and homeowner's policy forms, and Part 2 discussed the loan policies. These webinars have been recorded and we are providing you with the links to them as well as a brief synopsis of each so that you may view at your leisure in the event you were not able to join live:

**2021 Basic Owner's and Homeowner's Policy Forms – What You Need to Know.** *This webinar, presented by Chris Provost and Tracie Kester, is part one of a two-part series introducing changes to the 2021 ALTA policy forms. This webinar discusses some of the changes to the policies available to owners of real property; the basic owner's policy form and the enhanced homeowner's policy form, as well as highlighting some of the reasons for the changes. The webinar also introduces the STG Gold Endorsement to the 2021 ALTA*

*Homeowner's Policy. Length = 53 minutes.*

**Link:**

<https://stewart.webex.com/stewart/lsr.php?RCID=aa314b6e2cd3da35175a8d92be06ccf3>

**2021 Basic and Expanded Loan Policy Forms – What You Need to Know.**

*This webinar, presented by Jutta Deeney and Shannon Coleman, is the second part of a two-part series introducing changes to the 2021 ALTA policy forms. This webinar discusses changes to both the basic and expanded loan policies and highlights some important new terms including the PACA-PSA Trust and Enforcement Notices. Length = 42 minutes.*

**Link:**

<https://stewart.webex.com/stewart/lsr.php?RCID=e40347f33b24e165ee4fc76edc4f52a>

- **What are Password Managers and Why Do You Need One?**

Why do you need a password manager now more than ever? According to Genady Vishnevetsky, Stewart's head of Information Security, attacks on users are getting more sophisticated, and multi-factor authentication (MFA) may no longer be enough to secure your accounts. To be fair, many vendors, including most banks, feel it's "okay" security. However, if your accounts have been hacked, the criminals may have access to the email or SMS that is linked to the MFA method you're using. Password managers can help stop the hacker from obtaining your credentials in the first place. In one of the most common phishing scenarios, the hacker presents you with a look-a-like login page. However, when you click on the link, the URL you land on is not Bank of America or Microsoft, no matter how authentic it looks. One of the password manager's frequently overlooked and underappreciated features is a visual balloon in your browser add-on. It will indicate that you have a set(s) of credentials associated with a specific URL. If the URL you are going to is misspelled or completely different, the password vault will not show any credentials associated with that account. Because the password manager randomly generates and saves your password, if you were to click on a phishing email link and land on a fictitious login site, you wouldn't be able to type the password because you don't know it. You would have to go to the password vault and copy it or let the password manager autofill it. In the case of a malicious URL, however, nothing would be in the vault to copy because there are no credentials stored with that site. That would always serve as the first level of deterrence.

For more information and reviews of the most popular password managers, see this article from CNET: <https://www.cnet.com/tech/services-and-software/best-password-manager>

- **Zillow Announces Plans for an Enhanced App**

Zillow recently announced plans to upgrade their app with an eye towards enhancing the home buying and selling process by incorporating the components of the search, viewing, and financing processes into one app. As part of the proposal, they have announced plans to grow the app's search functionalities by incorporating 3D tours, floor plans, and tools to enable users to understand the market and pricing. They've also announced plans to integrate the financing components so that prospective homebuyers can obtain pre-approvals directly

through the app. The article may be viewed by clicking this link: <https://www.foxbusiness.com/real-estate/zillow-housing-super-app-mortgage-rates>



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