

Dear Stewart Partners,

In this week's update there are several important reminders. First, in Massachusetts, the temporary Remote Ink Notarization ("RIN") legislation has been extended. If you missed the bulletin on this, you can read it here: <https://www.virtualunderwriter.com/en/bulletins/2021-5/ma2021003.html>. Second, for our cross-border agents in New Hampshire and Connecticut, the executive orders issued by the respective Governors relating to remote notarization and other relaxation of document execution requirements have expired or will expire in short order. For more details, see below.

Lastly, we want to call your attention to requirements when a property is subject to or encumbered by so-called partial claim mortgages. These mortgages are recorded as part of a modification program for those borrowers who qualify for foreclosure relief assistance. The mortgages are generally granted by the borrower to HUD; however, there may be no monthly payment associated with this mortgage and borrowers may be unaware that additional funds are owed at closing and that a separate payoff statement must be obtained. Please read below for more details.

- *Bulletin: MA2021003 - Extension of Remote Ink Notarization in Massachusetts*

Last week, Governor Baker signed into law a bill which extended the ability to use Remote Ink Notarization ("RIN") through December 15, 2021. Specifically, section 7 of Chapter 20 of the Acts of 2021 amended the prior law (Chapter 71 of the Acts of 2020) which terminated the ability to use RIN 3 days after the termination of the state of emergency. As a result, Bulletin MA2021002 has been rescinded and replaced with MA2021003. You can view the full bulletin here: <https://www.virtualunderwriter.com/en/bulletins/2021-5/ma2021003.html>. To view the bill signed into law, which extended several deadlines related to measures adopted during the state of emergency, follow this link:

<https://malegislature.gov/Laws/SessionLaws/Acts/2021/Chapter20>

- *NEW HAMPSHIRE / Bulletin: NH2021001- Termination of Remote Notarization*

New Hampshire's emergency order which permitted remote online notarization expired on June 12, 2021. As you may know, on March 23, 2020, Governor Christopher T. Sununu had issued Emergency Order #11 entitled, "Temporary Authority to Perform Secure Remote Online Notarization." Pursuant to Emergency Order #11, the authorization to perform online notarization was temporary and would expire with the termination of New Hampshire's declared state of emergency, which ended at 12:00 am EST on June 12, 2021.

To read the complete bulletin, follow this

link: <https://www.virtualunderwriter.com/en/bulletins/2021-5/nh2021001.html>

For questions related to this bulletin and any other New Hampshire underwriting matters, please contact Michelle Radie-Coffin at [michelle.radiemoffin@stewart.com](mailto:michelle.radiemoffin@stewart.com)

- [CONNECTICUT / Bulletin: CT2021003 – Termination of Remote Notarization and Relaxed Witness Requirements](#)

During the declared health emergency in Connecticut, Governor Lamont issued an executive order that allowed for notarization to be conducted remotely and eliminated the two-witness requirement for certain real estate related documents. Pursuant to the Governor's executive order 12B, issued on May 20, 2021, the use of remote notarization and relaxed witness requirements will terminate on July 1, 2021.

To read the complete bulletin, follow this link:

<https://www.virtualunderwriter.com/en/bulletins/2021-5/ct2021003.html>

For any questions related to this bulletin and any other Connecticut underwriting matters, please contact one of the following Connecticut underwriters:

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- [Mortgage Modification Programs and Partial Claim Mortgages – PAYOFF ALERT](#)

Many borrowers facing mortgage payment issues were eligible to modify their mortgages. As part of the loan workout and modification or forbearance, many borrowers signed a partial claim note, which would be secured by a mortgage. A partial claim is an interest-free loan from HUD, which allows the borrower to get caught up on overdue payments. One of the features of the partial claim mortgage is that it need not be paid off until the property is sold or the first mortgage is paid in full. The partial claim debt is not included in the principal balance of the first mortgage and is treated as a distinct payoff. Because many borrowers are not making additional monthly payments, they are unaware that this additional debt is a lien on the property and must be paid and a separate payoff statement must be received.

If the second mortgage is granted to HUD, HUD provides the following information on its website relative to payoff procedures:

*Mortgagees must notify HUD when the first Mortgage is being paid in full or refinanced in order for HUD to provide a payoff figure on a Partial Claim. HUD's Loan Servicing Contractor must be contacted to request a payoff quote on the outstanding Partial Claim.*

*HUD's Loan Servicing Contractor:  
Novad Management Consulting  
Shepherd Mall  
2401 NW 23rd Street Suite, 1A1  
Oklahoma City, OK 73107*

*By Fax at: (800) 489-1733*

or

By email using: [payoffs@novadconsulting.com](mailto:payoffs@novadconsulting.com)

Any questions may be directed to the FHA Resource Center Toll-Free Telephone Number at (800) CALLFHA (225-5342) or by email to [answers@hud.gov](mailto:answers@hud.gov). Persons with hearing or speech impairments may reach this number by calling the Federal Relay Service at (800) 877-8339.

- [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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