

Dear Stewart Partners,

We hope you are well and enjoying these warm days, notwithstanding all the pollen floating around. Although no one ever wishes for rain, the showers predicted for the end of the week may be welcomed by many of us who suffer from allergies, as it will wash away some of that pollen that seems to be so heavy in the air.

We also want to remind you that on Monday June 20th, the Registries of Deeds in Massachusetts will be closed in observance of Juneteenth Independence Day. This year, Juneteenth falls on Sunday June 19th and under State law holidays falling on Sundays are observed on Monday.

We are including in this week's update a notice published by Freddie Mac regarding its requirements for use of the 2021 policies. For details see below. Lastly, we're continuing with our new regular feature that highlights something significant about the 2021 policy. We hope you are finding these tidbits helpful.



### **Juneteenth Independence Day Holiday – Registry of Deeds Closures on Monday, June 20, 2022**

Juneteenth became an official holiday in Massachusetts in 2020 and a federal holiday in 2021. It is the oldest known United States Celebration of the end of slavery and commemorates June 19, 1865, the day that Union Major General Granger informed slaves in Galveston, Texas about their emancipation from slavery. The announcement occurred more than two years after President Lincoln issued the Emancipation Proclamation. To view a list of all Massachusetts legal holidays, follow this link from the Secretary of State:

[https://www.sec.state.ma.us/cis/cispdf/ma\\_legal\\_holiday.pdf](https://www.sec.state.ma.us/cis/cispdf/ma_legal_holiday.pdf)

In Rhode Island, several cities and towns have announced closures on June 20th as well. We recommend that you check with the local town or city clerk regarding closures in a particular location.

In New Hampshire, Registries of Deeds will be open.



### **Freddie Mac Announces Guidelines on Use of the 2021 ALTA Policy Forms**

Freddie Mac has announced updated Single-Family requirements for title insurance policies. Pursuant to the announcement, effective for mortgage notes dated up to December 31, 2022, Freddie Mac will accept either the 2006 or the 2021 versions of the loan policy form. For mortgages with notes dated on or after January 1, 2023, Freddie Mac will require the use of the 2021 loan policy form.



## **2021 Policy – Square Footage Exception**

As many of you know, when the legal description of the land included a reference to the size or area of the land, a special exception needed to be added to the Schedule B exception sheet to the policy specifically stating that the policy does not insure the size or area of the land. For reference to our underwriting bulletin on this topic, please see Bulletin: MA2018002 on Virtual Underwriter.

<https://www.virtualunderwriter.com/en/bulletins/2018-11/ma2018002.html>

When you issue the 2021 policy, you no longer need to remember to add this as a special exception, because the jacket contains this matter as a pre-printed exclusion from coverage. Further, the inclusion of this as a pre-printed matter now eliminates the need for you to alter the Exhibit A legal description attached to the policy to eliminate references to size or area.

Although this is a small change, we know that having less to type or edit on the policy speeds up preparation time. We are thrilled about this change and hope you are too. As a reminder, we have a recorded webinar available that discusses the differences between the new and the old policies. To listen to the webinar follow this link and scroll down to the bottom of the page for webinar recordings on both the new owner and loan policies: <https://www.stewart.com/en/state-pages/massachusetts-agents/underwriting-resources/covid-19.html>



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