

Dear Stewart Partners,

We hope you all have been able to take some time to enjoy the relatively mild August weather we've been experiencing. One of the August events we've come to expect is the tax-free weekend, and this year is no different. This coming weekend, August 14 and 15, is 2021's "sales tax holiday." For a reminder on what items will be exempt from sales tax this weekend, visit the Mass.gov FAQ here: <https://www.mass.gov/info-details/sales-tax-holiday-frequently-asked-questions>

In this week's update, we want to alert you to the updated memo from the Land Court concerning new procedures for the processing of S-petitions and document approvals. We also want to remind you that although the federal foreclosure moratorium has expired, there are two eviction moratoriums that remain in place – one through the CDC which affects most properties in Massachusetts, and one dealing with REO properties that continue to be occupied. Finally, we want to make you aware of two new phishing scams, one of which specifically targets Office 365 users.

- *New Land Court Memorandum on Procedures for the Processing of Subsequent Cases, Condominium Documents and Document Approvals*

You may recall that last September Chief Title Examiner Christina Geaney issued a memo regarding the procedure to file cases and obtain document approvals during the pandemic. That memo has now been superseded and replaced with a new memorandum, effective as of August 3, 2021. This comprehensive, 16-page memo contains a step by step guide to filing so-called "S-Petitions" or Complaints Subsequent to Registration, as well as obtaining approvals of condominium documents or other land court documents, including deeds from personal representatives which require approval pursuant to Land Court Guideline 14.

To download the memo in PDF format, click here: <https://www.mass.gov/doc/memo-regarding-procedures-for-the-processing-of-subsequent-cases-condominium-documents-document-approvals/download>

- *New Eviction Moratorium*

As we mentioned in last week's update, the moratoriums on foreclosures which had been put in place by the FHA and other federal agencies expired at the end of July. However, the moratorium on evicting borrowers from REO properties is still in effect through September 30, 2021. The eviction moratorium imposed by the Centers for Disease Control (CDC) had also expired on July 31, 2021. On August 3, 2021, the CDC issued a new order, that was somewhat more narrowly tailored in that it applies only to those communities where there is "substantial or high levels of community transmission of COVID-19." Currently, the only county in Massachusetts that does not have a substantial or high level of community transmission is Hampshire County, meaning the eviction moratorium continues to apply to all the other counties in Massachusetts.

You can view the CDC's Order here: <https://www.cdc.gov/coronavirus/2019-ncov/communication/Signed-CDC-Eviction-Order.pdf>

The CDC's map showing the risk levels can be viewed here: <https://covid.cdc.gov/covid-data-tracker/#county-view>

- *Phishing campaigns – phishing campaign using exposed passwords; spoofed Microsoft email*

We've likely all had one of our prior passwords exposed through a data breach such as the LinkedIn breach a few years back. If you're not sure whether you've been affected, you can enter your email at [haveibeenpwned.com](https://haveibeenpwned.com) to find out. Some browsers such as Google's Chrome and Microsoft's Edge will also alert you if one of your saved passwords has previously been exposed as part of a breach. KnowBe4 is reporting a new phishing scam involving these previously exposed passwords. It works like this: a hacker sends an email that contains one of your exposed passwords to try to show you that it's legitimate. They tell you they've used these credentials to install malware on your computer and threaten to release scandalous images and videos if you don't pay up. The full blog entry can be viewed here:

<https://blog.knowbe4.com/new-phishing-campaign-uses-blackmail-to-lure-victims>

Microsoft recently alerted users to a phishing scheme targeting Office 365 users. The emails look legitimate through the use of the Microsoft logo and sender e-mail addresses and URLs that are very similar to real sites. As always, remember you should never click on a link in an email that you are not expecting. If you weren't expecting the email but think it may be legitimate, call a known phone number to confirm it's from a legitimate sender. More information on this scam can be found in KnowBe4's blog entry here: <https://blog.knowbe4.com/heads-up-microsoft-warns-of-sneaky-phishing-campaign>

- *Stewart's Massachusetts COVID-19 Resource Page & Information Page*

Last March, in response to the pandemic, we launched a website to provide you with quick access to all our Mid-Week updates, gap coverage affidavits, bulletins that specifically relate to COVID and other emergency orders, and links to view our past webinars. The URL has now changed. Please bookmark or save this new URL as a favorite in your web browser for easy access: <https://www.stewart.com/en/state-pages/massachusetts-agents/tools-and-resources/covid-19.html>

**Stewart Title Guaranty Company - Massachusetts**

200 5<sup>th</sup> Avenue, Suite 301, Waltham, MA 02451 Phone: 800-628-2988 Fax: 781-697-3336

Monarch Place - 1414 Main Street, Suite 1835, Springfield, MA 01144 Phone: 413-930-8090 Fax: 978-964-0565

**Tiziano Doto**, Agency Services Manager - [tiziano.doto@stewart.com](mailto:tiziano.doto@stewart.com)

**Jutta R. Deeney**, VP, State Counsel - [jutta.deeney@stewart.com](mailto:jutta.deeney@stewart.com)

**Shannon Coleman**, Underwriting Counsel - [scoleman@stewart.com](mailto:scoleman@stewart.com)

**Christine Provost**, Associate Senior Underwriting Counsel - [christine.provost@stewart.com](mailto:christine.provost@stewart.com)

**Tracie Kester**, Underwriting Counsel - [tracie.kester@stewart.com](mailto:tracie.kester@stewart.com)

**Paula M. Cuculo**, Underwriting Counsel - [paula.cuculo@stewart.com](mailto:paula.cuculo@stewart.com)

**General MA Underwriting Mailbox** - [massuwing@stewart.com](mailto:massuwing@stewart.com)

**Tracy Hawkins**, Agency Sales Representative Sr. - [tracy.hawkins@stewart.com](mailto:tracy.hawkins@stewart.com)

**Rita Kelly-Parsley**, Agency Sales Representative Sr. - [rita.kelly-parsley@stewart.com](mailto:rita.kelly-parsley@stewart.com)

**Tom Potito**, Agency Sales Representative Sr. - [tom.potito@stewart.com](mailto:tom.potito@stewart.com)

**Mary Blomerth**, Agency Sales Representative Sr. - [mary.blomerth@stewart.com](mailto:mary.blomerth@stewart.com)

**Lyslie A. DeMeo**, Agency Sales Representative, Sr. - [ldemeo@stewart.com](mailto:ldemeo@stewart.com)