

Dear Stewart Partners,

As the end of the month draws near, many of us are preparing to send kids back to school or off to college. Although it seems more normal than last year, it certainly isn't back to the way it was. The summer went by fast, probably because it felt like those summer days were few and far between given the amount of rain that fell in June and July. What does feel a bit more normal is the reflection, assessment and planning for the year to come that many of us undertake at this time of year as we head into the new "school year."

Cybersecurity remains a hot topic and one that is ever evolving which requires all of us to take stock and regularly assess our own expertise, the knowledge of our teams, and the protections that should be implemented to protect our clients and business. In this mid-week update we want to provide a link to a free special report, "Staying a Step Ahead," published by the Legal Description. This report may help you in assessing your needs and making adjustments to your office protocols. Additionally, although we still have some time before tax returns need to be filed, we want to share with you an article we found on what charges are tax deductible when selling or buying a home. Lastly, for our cross-border agents in New Hampshire, Governor Sununu has signed a law authorizing Remote Online Notarization ("RON"). The Secretary of State will have 180 days to implement rules. Below we've included a link to the bulletin that Stewart issued this week regarding RON in New Hampshire.

- *Special Report – Staying a Step Ahead*

In this Special Report, published by the Legal Description, the authors discuss the everchanging landscape of ransomware attacks, training your team to be cybersafe, protecting your data, responding to an attack, and the regulatory landscape of data privacy. The report highlights that a number of federal agencies have published resources for consumers and businesses. One resource we found particularly helpful is the FTC's cybersecurity resources for small businesses, which you can view at the following link: <https://www.ftc.gov/tips-advice/business-center/small-businesses/cybersecurity>

The Special Report can be requested through this link:

<https://www.thelegaldescription.com/TLD/Cybersecurity-staying-ahead.aspx>

- *Deductible Closing Costs*

Have your clients ever asked you what fees and costs they can deduct on their taxes? Although tax advice and guidance should only be provided by a tax professional, we came across a useful article that you could share with your clients as a starting point for discussion with their accountant or tax preparer. To read the full article follow this link:

<https://www.forbes.com/advisor/mortgages/types-of-tax-deductible-closing-costs/>

- *New Hampshire Passes RON legislation*

On August 10, 2021, Governor Sununu signed into law a bill which modifies the law concerning notary publics and authorizes electronic signatures. The changes will permit RON in New Hampshire. To read Stewart's underwriting bulletin follow this link:

<https://www.virtualunderwriter.com/en/bulletins/2021-7/nh2021002.html>

- *Update: Stewart's Massachusetts COVID-19 Resource Page & Information Page – URL CHANGE*

Our easy reference page, which provides you quick access to all our Mid-Week updates, gap coverage affidavits, and bulletins that specifically relate to COVID and other emergency orders, has moved. Save this new URL as bookmark in your web browser for easy access: <https://www.stewart.com/en/state-pages/massachusetts-agents/tools-and-resources/covid-19.html>

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