

Dear Stewart Partners,

It's hard to believe it is August! This first weekend of the month is promising good weather and a rain free weekend, which has been a rarity this summer, so we hope all of you can enjoy some relaxing time with family and friends outdoors.

In this week's update we first want to apologize for the bad URL link we provided to our Resource & Information Page on our Massachusetts Stewart site. Thanks to all who alerted us. We've got the right link in this update. We want to alert you to the end of the various foreclosure moratoria; however, be aware that various agencies have extended their eviction moratoria through September. For details, see below. Also, as a reminder, ALTA has recently adopted new policy and endorsement forms. For details on what you need to know now, see below. Lastly, given the prediction of a nice weekend we're sharing a link to a website with details about farmer's markets in Massachusetts. The site is searchable, by town, county, and day.

- *Foreclosure Moratoria – expired / Eviction Moratoria = extended*

As you know, there has been a broad ban on foreclosures, with limited exception, for the past 18 months. As of July 31, 2021, the bans by FHFA, HUD, VA, and USDA have expired and were not extended. It is important to note, that all of these agencies have extended the ban on evicting occupants of foreclosed properties. This extension will be in place through September 30, 2021. To view the press releases issued by the various agencies, follow the links below:

FHFA - <https://www.fhfa.gov/Media/PublicAffairs/Pages/FHFA-Extends-Eviction-Moratorium-Through-Sept-30-2021.aspx>

VA - https://benefits.va.gov/HOMELoANS/documents/circulars/26_21_14.pdf

USDA - <https://www.usda.gov/media/press-releases/2021/07/30/biden-harris-administration-extends-eviction-moratorium-homeowners>

HUD - https://www.hud.gov/press/press_releases_media_advisories/HUD_No_21_118

If you are asked to insure a property which has been foreclosed within the last three years, please consult with one of our underwriters to confirm that title is insurable.

- *New ALTA Policy Forms and Endorsements – Published 7/30/2021*

ALTA has adopted new policy forms and endorsements. Here's the confusing bit, the forms were effective 7/1/2021, but weren't published until 7/30/2021. Further, the adoption of the new forms do not retire the old forms. Stewart is working closely with software vendors to make the forms available on their title production software, but in the meantime, please continue to use the forms available to you through your software. As the forms roll out, be sure to check lender closing instructions for their required policy form.

If you are interested in reviewing the new forms, they are now available to view on ALTA's website at: <https://www.alta.org/policy-forms/> and the site provides a handy comparison chart for each policy that highlight the differences between the current forms and the 2021 newly adopted forms.

Your Stewart underwriting team will roll out a series of fall webinars to help you understand the changes and how the new forms may be different from the current options available. Stay tuned!

- Massachusetts Farmers Markets

If you need an excuse to get up early and take a drive this weekend, check out this searchable list of farmer markets in Massachusetts. We think it's a great way to spend some time outdoors, support local businesses, and buy some healthy veggies or a sweet treat.

<https://www.massfarmersmarkets.org/markets>

- 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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