



COVID-19 (Coronavirus) Response Plan

Maryland, Virginia and Washington DC | Updated 4/1/2020

PROTECTING YOUR PROPERTY RIGHTS & YOUR HEALTH

During this unprecedented time, when COVID-19 is affecting not only our communities, but the entire world, we are here to provide you with a safe, secure, convenient closing experience. Under Federal Government and most State Government guidelines, title companies may remain open as an essential service, subject to certain modifications to our policies and procedures, in accordance with the guidelines provided by the CDC and WHO, as detailed below.

Our offices are closed to the public, but we remain open for business and are continuing to conduct settlements.

Please be assured that we are doing everything in our power to protect you, our partners, and staff.

Pre-Settlement Procedures

DOCUMENT REVIEW

We are leveraging our technology to ensure you are provided with the safest possible environment to sign your documents. We will provide you with the opportunity to review available closing documents over the phone or via video conferencing prior to signing. Reviewing the documents in advance will make the signing process safer. Some documents, such as loan packages, are provided by third parties and may not be available until the time of settlement.

IDENTITY VERIFICATION

We ask that you e-mail or text a photo of your valid, government issued ID to your settlement officer prior to closing.

Settlement Procedures

We are committed to protecting not only your property rights but also your health. In order to keep all parties to the transaction safe and secure, only signers are permitted to attend the closing. Everyone else, including realtors, lenders, family members and children, should abide by the governor's order and stay at home. Settlement will take place one of the following ways:

OUR OFFICE

In order to ensure all parties can maintain the CDC's recommended 6' distance, settlements will take place in an outdoor location that is safe for everyone. Please contact us with any questions regarding your closing, or your documents, ahead of signing.



COVID-19 (Coronavirus) Response Plan *(continued)*

MOBILE NOTARY

We have partnered with NotaryLoop to bring your closing documents to you. Our mobile notary partner will bring your closing package to you and notarize the documents at your home (when available). Please contact us with your questions ahead of signing as the notary is unable to review the closing documents with you.

REMOTE ONLINE NOTARIZATION

We have partnered with NotaryCam, Notarize, and Pavaso to provide you with Remote Online Notarization (RON). RON saves you time by allowing you to sign your documents at any time from any location. The technology tools required are an internet connection and a smart device with a camera, microphone, and speakers. Please contact us with your questions ahead of signing as the eNotary is unable to review the closing documents with you.

RON is currently only available to sellers, with the approval of the buyer's lender, and cash buyers. Very few lenders allow buyers with financing to use RON. Services such as FaceTime and Skype do not meet the requirements needed for a RON transaction.

WELLNESS CHECK

For the health and safety of our staff and our community, if you have been diagnosed with COVID-19, have a pending test for COVID-19, have come in contact with someone who tested positive for COVID-19, are under quarantine by direction of a healthcare provider, have visited an area designated as high risk by the CDC in the past 14 days, if you are showing cold or flu symptoms or are sick, please contact us prior to settlement.

Our staff has been educated on symptoms of COVID-19 and have been told to stay home if they meet any of the criteria listed above. We have provided our employees the tools and resources, along with the highest level of security, to work remotely should a need arise.

COURTHOUSE CLOSURES

We have worked diligently with our underwriters to ensure they will provide Gap coverage. Gap coverage allows us to proceed with closing while continuing to protect all parties to the transaction, even during periods where the applicable recording office is closed, and the documents cannot be recorded.

OFFICE VISITS

Our offices are closed to the general public at this time.

The procedures above are effective immediately and will continue until further notice. This fluid situation is constantly evolving, and our practices will evolve with it. We will update our procedures and communications as needed.

We firmly believe it is our responsibility to provide you with safety and security when buying, selling, or refinancing your home. Our role has expanded to include the protection of your health and well-being, along with that of our staff, partners, and communities. We take this responsibility to heart and are working diligently to provide you with exceptional service and security.

THANK YOU FOR PLACING YOUR TRUST IN OUR TEAM.