



Important Info About How the Corona Virus is impacting the Closing Process

Good Morning Key Title Clients and Colleagues,

As we all know, the situation regarding COVID-19 is rapidly changing, but we plan to continue serving our clients to the extent possible while taking common sense precautions to keep everyone safe. As a critical partner to your business or transaction, we are monitoring developments closely with the CDC, as well as the city and county recording offices, in order to keep our settlements running smoothly, while at the same time keeping the health and well-being of our associates, clients and business partners a top priority.

As you may have heard, there have been some courthouses that have either closed their land records or are only allowing electronic recordings. For VIRGINIA, MARYLAND AND DC, our insurers have work arounds for these situations, so at this time closings in all three states are able to move forward. If your particular closing will have anything that will be impacted by a land record closing we will contact you immediately to discuss what solutions are available to you, but for now we ARE able to close all transactions.

For your safety and ours, we have implemented a number of new safety measure that we are asking of our employees, clients, and real estate colleagues in order to keep everyone healthy. Therefore, the following policies are implemented for the time being, and may be subject to change as the situation warrants:

- 1) **ONLY SIGNATORIES MAY ATTEND CLOSING.** For the health and safety of everyone involved, only those signing at closing shall be allowed in our office for closing at this time. Please only attend the closing if you are signing documents. We are requesting that real estate agents and loan officers speak to their clients ahead of closing and be available by phone during the scheduled closing time. If you would like to use your own pen for signing, please bring one with blue ink.
- 2) **SHORTENED CLOSINGS.** Signature lines on settlement documents will be highlighted for signatures beforehand to make the closing go as efficiently as possible. When possible, we can provide documents before the settlement for your review.
- 3) **HAND WASHING REQUIRED.** Everyone who enters our office is required to wash their hands prior to entering, WITH NO EXCEPTIONS.

- 4) **IF YOU ARE SICK OR HAVE BEEN EXPOSED TO THE VIRUS**, please do not come into the office. Please let us know and we will make arrangements for a power of attorney to sign your documents for you or to make some other arrangement.
- 5) **NO CHECKS PLEASE.** For escrow deposits and funds for closing, we are not accepting paper checks at this time. Please make arrangements to wire your funds to closing. Please closely examine our wire policy to avoid wire fraud.
- 6) **PLEASE EMAIL CONTRACTS AND AGENT FORMS.** We are not accepting any document deliveries until further notice. Please send documents electronically, via email or secure portal. If you have concerns about sending sensitive information, please contact us directly for acceptable options.
- 7) **NO DROP INS PLEASE.** We will be seeing clients by appointment only, and this policy will be strictly adhered to until further notice. Our offices are operating with essential staff only, and those without appointments will not be able to enter any of our offices. We have ensured that closing appointments do not overlap, and all surfaces in the meeting rooms will be disinfected between appointments.

We are taking additional measures with our employees and office spaces, such as increasing the frequency of cleaning down lobby areas, closing room surfaces and materials; directing employees who are sick to work from home; enabling remote access for all key personnel to serve core functions in the event one of our buildings is closed; planning for back up closing locations, including conducting some closings outside; and continuing to utilize electronic recording where allowed and available.

In addition, we will continuously monitor courthouse operations and closings and stay in communication with our underwriters to keep apprised of any news, restrictions or changes, and of course we will keep you informed as these may develop. Thank you for your continued trust in us, and thank you for your patience. If any of the above procedures are an issue, please call our office to discuss, as we may be able to offer a work around for any issues. As always, we remain available for questions or to discuss any suggestions you may have.

Sincerely,

Key Title