



RESIDENTIAL TITLE AND COMMERCIAL SETTLEMENT SERVICES IS OPEN FOR BUSINESS!

The Governor's Executive Order, signed on March 23, 2020, allows for business deemed essential to operate. After reviewing legal guidance from the Office of Legal Counsel, it has been determined that Residential Title and Commercial Settlement Services falls into the "essential" category. Although we are open and continue to conduct business without any noticeable disruptions on the front end, the health and safety of our staff and clientele are vital. Therefore, we have implemented the following protocols:

Sanitizing: All entering a Residential Title/Commercial Settlement Services office will be required to sanitize their hands, NO EXCEPTIONS. Anyone showing symptoms or that has been exposed to COVID-19 will not be allowed in the office. Please stay outside of six-feet from each other and refrain from handshakes. We are happy to supply guests with gloves and facemasks when they arrive. All surfaces in the meeting rooms will be disinfected between appointments.

Only Signatories at closing: Breaking from the custom of having real estate agents, loan officers, friends and family at closing, we will only be allowing required signors in our office during this time. Please only attend the closing if you are signing documents.

Commissions: We will arrange to send commissions and seller proceeds to the respective parties. If you have a commission check waiting for you at Residential Title/Commercial Settlement Services, please call ahead to arrange pickup or contact us with the address for your delivery.

Closing and Recording: Recently, Governor Hogan approved an emergency declaration allowing Maryland's Remote On-Line (RON) legislation to become legally valid before its initial start date of 10/1/2020. We are in the process of utilizing best practices for remote online closings and should have a system in place shortly. We will not venture into this process until we are confident that our client's title work will be effectively and securely administered. Until then, as we have been doing for the past three-years, Residential Title/Commercial Settlement Services will be utilizing e-recording whenever possible. We will do our best to get all the legal documents recorded as quickly as possible following closing.

We are here for you: If your usual Residential Title/Commercial Settlement Services Settlement Officer or Processor is out of the office or unable to complete the work on your settlement, another member of our team will support you. A licensed settlement officer will conduct all closings and will answer all questions. Residential Title/Commercial Settlement Services will continue to assess information from official health organizations; policies will be updated accordingly.

Thank you for your understanding and flexibility during this time. Like you, we are trying to work through this situation and do the best we can.