



TITLE SERVICES, LLC

9201 North Meridian Street, Suite 100, Indianapolis, IN 46260

COVID-19-Update 4/7/2020

Here at Title Services, LLC we are continuing to monitor the fluid and new information regarding COVID-19 and its effect on our daily operations and closings. Our goal is to continue to service our customers and business partners by providing a safe and healthy closing environment for our staff and those that our attending closings. New changes to attendance at closings have been added.

CLOSINGS & SAFETY PRECAUTIONS: We have put many procedures in place to provide a safe closing environment for our staff and customers attending closings. We have added a few this week. They will remain effective until further notice or modified.

- Have sanitary gel in reception area.
- We have temporarily suspended all beverage and snack services for visitors.
- We have removed all items from closing room tables.
- Our Closers will bring new closing pens to closing room. The used pens will be discarded after each closing or the customers may take them with them.
- After each closing the closing tables and closing chair arms will be cleaned with sanitary wipes or sanitary spray...
- We will be putting buyers and sellers in separate rooms when available.
- Closers are to wear gloves in closing rooms.
- Customers who are signing documents and/or sharing documents at closings are required to wear gloves. We have gloves available for customers.
- At 9201 Office in order to promote “social distancing” our purchase closings will be in our larger closing rooms. Refi’s will be in Rooms 1, 2 & 7. At the Avon and East Offices we will be using both the large and small closing rooms, if necessary, to promote “social distancing”.
- Closings Documents sent to us by courier or Federal Express are to be opened only by employee wearing gloves

Attendance at Closings:

- We are requiring that only the parties to the transaction who are executing closing documents attend the closing and be in the closing room with our closer. If Realtors and other parties (family, friends and relatives) attend they may wait in our reception areas, empty closing room or in their cars, until the closing is completed. This will minimize the potential exposure of the virus to your clients, other parties and our staff.
- **Realtors’ attendance at closings:** IAR released the following information earlier in March. “If you are not able or are unwilling to attend closing, communicate with your client, advise of the circumstances, and let them know that you will be available virtually, by phone or some other acceptable means of communication. Document this disclosure with your client.”

IAR also in compliance with the revised Governor’s “Executive Order (4/6/2020) stated Realtors should abide by the Section Q of the Essential Business Section that says “any



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professional services requiring face-to-face encounters should be postponed unless the failure to meet-in-person will have a significant adverse impact on the clients financial or legal position.”

So in other words Realtors should not be attending their closings in person. We encourage you to attend by phone or other social media.

- Please let our closers know if you are not attending closing and want to attend by phone.
 - Please ask your clients to use their mobile phone to conference you in to the closing. Our closer's phones will not be used.
 - Please advise the closer if you would like to have your documents and commission check couriered to your office or documents emailed to you.
 - For F.C. Tucker agents closing at our offices since we are located near Tucker's Corporate Office, we will deliver your commission checks to the Tucker Accounting Dept. if you would like. Just inform the closer you would like us to do so. We will deliver the commission checks, once each morning, the following business day after closing.
- If any agents or customers have questions or concerns whether a customer should attend or not attend a closing they should contact their doctor for advice. In the event a customer cannot attend a closing a possible alternative may be a power of attorney that we can have prepared for them.

Local Mobile/Remote Closings: Until further notice, to ensure the health and safety of our staff, branch staff and consumers, **we will not be doing any local remote closings in Realtor or lender offices** . All closings will be done at the 9201 Main Office , Tucker Avon & Tucker East locations only, beginning Tuesday, March 17th.

Out of State Remote Closings: Due to the increasing number of state restrictions due to COVID-19, we will be encouraging out of state customers (buyers and sellers) to do POA's instead of remote notaries. Many mobile notary services (especially in hot bed areas like New York and Louisiana) are not servicing at this time and we believe this may continue to increase. We believe it will be easier for our customers to make an appointment with a bank to have a Seller POA or Buyer POA notarized as opposed to a mobile signer and a full closing package. As always, buyers need lender approval for a POA or mobile notary. In the event that a POA is not available, we will still attempt to get a mobile notary. We want to make you aware of this, so you can address it with your clients early on in the process, if needed.

Remote Online Notary (RON):

IAR stated recently that RON is effective immediately. Unfortunately this does not mean that the title companies can start using this technology immediately. The Secretary of State (SOS) has not yet approved the Remote Technology Vendors they will use. This could take a few weeks. Step1. Once platforms are approved, active notaries need to be certified, trained and successfully complete an exam. The state posted that they hope to have the training up and ready by April 7th, but nothing official at this time. Step 2. Once the notary is approved for RON by SOS, then the title company's notaries have to be trained and certified with one of the selected Remote Technology Vendors SOS. This will allow title companies to do some RON closings especially for the title company seller documents. The other piece to RON lies with the lenders. For their documents to be executed and use a remote online notary, they have their own certifications and training to do with one of the national Remote Technology Vendors. Some lenders already have a Remote Technology Vendor and have been using the technology for their "hybrid



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e-closings. These closings today allow the buyer/borrower to e-sign the lender documents prior to closing with the exception of the mortgage and any documents that need to be “wet signed” and notarized. Once RON is completely operational then we will begin to use this new technology for closings where the lender, buyers and sellers have the technology and resources to complete a RON closing. Also RON closings can only be used in counties where the county recorder’s office accepts documents by e-recording. Many Indiana counties currently accept e-recording of documents but there are many who still do not.

Here at Title Services, knowing this RON technology was coming, selected, in 2018, a national Remote Technology Vendor, Pavaso. Our closers were trained in 2018 on the Pavaso technology and are approved by Pavaso to use the technology. We strongly believe Pavaso will be one of the Remote Technology Vendors that the Secretary of State will approve. Our closers/notaries will have to be re-trained on the Pavaso software and other platforms that our lender customers may be using. More info to come in the weeks ahead.....Hopefully we will be able to use the RON technology sometime in mid to late May.

We appreciate your anticipated cooperation and will continue to update you on any future changes. We thank for your continued support of Title Services LLC and our staff.

If you have any questions or concerns feel free to contact me, Dave Schmitz and Jamy Engebretson at 317 571-6969.

Kindest Regards & Be Safe,

