



INTERSTATE TITLE IS OPEN FOR BUSINESS

According to both Governor Whitmer's Executive Order 2020 (COVID-19) issued today as well as the "essential services" bulletin distributed by the Dept. of Homeland Security, both "insurance" and "settlement" services are deemed critical infrastructure sectors that justify Interstate Title remaining open for business. However, in an effort to adhere to the State of Michigan's mandate that we take all necessary measures to reduce the spread of the coronavirus we will implement the following recommendations relative to closings: .

- **Virtual Work Force** – Many team members are now working remotely thereby leaving "skeleton" crews in our physical locations.
- **Exterior Doors "May" Be Locked** – Many commercial office buildings that we operate out of are locking their doors to limit/control visitors. We will make sure that notices go out in our packages and that signs are placed on the doors requesting a call to enter.
- **Non Signing Parties Stay Home** – Only the parties needed to execute the documents will be invited to the closing.
- **Drive By Closings** – The elderly and/or "compromised" may request that we meet them in the parking lot so that they can execute documents in the safety of their vehicles.
- **Advance Execution** – Interstate will continue to deliver our Broker Packages electronically in advance of the closings. If possible, we recommend that those documents be executed in advance to reduce the time spent with the notary/closer.
- **Electronic Closings** – This remains a work in progress but our emphasis has, for obvious reason, shifted in this direction. While most mortgage packages still require "wet" signatures the Broker Packages could be, in some instances, executed electronically. We hope to roll this out soon.
- **Limited Closing Room Capacity** – To promote social distancing we will "stagger" our closings to limit social contact within our offices.
- **COVID Questionnaire** – We will issue a short questionnaire on every transaction asking if any parties coming in for signing have either traveled outside of the country or are experiencing any symptoms of the virus.

Thank you for your flexibility and understanding during these challenging times!

Interstate Title Agency