



# POLICY UPDATE

## COVID-19 BUSINESS CARE & PRACTICES

March 27, 2020

As a valued Resolutions Title Inc. client, your safety and wellbeing are our top priorities. With continued news around the coronavirus (COVID-19), I want to personally share the steps we are taking to protect all customers and employees.

We are carefully monitoring the situation daily and following guidance from the World Health Organization, Centers for Disease Control and other health authorities. We are committed, prepared and actively managing business day to day so we can continue to serve you in your time of need while keeping our communities safe.

- We have always taken seriously the cleanliness of our offices. We know this is more vitally important today. Aligned with guidance from health authorities, we are implementing additional measures to clean and disinfect our offices and limiting the total amount of persons to ten (10) at one time.
- To avoid the spread of germs, we have strictly limited employee personal contact with clients.
- We have a strict disinfect policy that our employees are following, disinfecting and sanitizing all door knobs, counters, table tops, chairs, and other surfaces after any persons have visited our offices.
- Resolutions Title pen policy... "our pen is now your pen". We have supplied large amounts of custom Resolutions Title pens for each of our offices. Prior to each closing, our staff will lay out 2-3 new and unused pens, and ask that our clients use the pens for their closing, and then take them when they leave.
- We have implemented some changes in closing procedures, helping us to continue to conduct closings in our offices, on a very limited basis.
  - ✓ We have set guidelines to limit the time our customers need to spend in our office. We ask that that only people required to sign documents and their agents attend closings.
  - ✓ When available, a draft of all closing documents will be sent via email for review prior to close to speed up closing sessions.
  - ✓ To avoid delays, we recommend all funds be sent via wire, including earnest money. We will continue to accept earnest money deposits via mail and/or dropped off at our front door mail slot, however, electronic funds are preferred.
- We are taking additional necessary precautions to screen all parties prior to their arrival. Our Closing team will be contacting clients the day before or day of closing to ask the following questions:
  - ✓ Has the client tested positive or come into contact with a person who has tested positive for COVID-19?
  - ✓ Has the client traveled outside the country or been in direct contact with someone who has traveled outside of the country within the last 3 weeks?
  - ✓ Has the client been on a cruise ship or been in direct contact with persons who have been on a cruise ship within the last 3 weeks?
  - ✓ Is the client sick or showing signs of COVID-19 symptoms (fever, cough, shortness of breath, etc.)?
  - ✓ Does the client have any special concerns related to our COVID-19 policies or procedures?



- Our clients should understand prior to their arrival that we have implemented a strict no-handshake policy that will remain in effect until further notice.
- If a client is showing any signs of sickness, they will politely be asked to leave, and to re-schedule their closing. They will be able to select from one of our alternative closing solutions.
- Disinfecting, hand-sanitizing and social distancing is a strict requirement for our clients and employees.
- All lobby, common, and social areas in all of our offices are closed.
- Clients must come to closing at their scheduled time. They must be on time or the closing may need to be re-scheduled to accommodate social distancing requirements. If clients arrive early, we ask to please wait in their vehicle until the scheduled closing time.
- Employee wellbeing is a critical priority. We are continuously providing the most up to date information to our team members, and requiring that they follow health authority best practices, such as frequent hand washing, hand sanitizing and staying home if they are feeling ill.
- We have implemented various non-traditional closing solutions and continue working daily on additional procedures. Some of the solutions we've implemented and are currently in place include:
  - ✓ Closing documents to be sent via email or overnight to the customer: Any documents that would require a notary would still be signed in our office, unless the client has access to a notary.
  - ✓ Mobile Closing: The notary brings documents to the customer to be signed where they are located (same COVID-19 requirements apply).
  - ✓ Where and whenever possible we are using legal Remote Online Notaries (RON). They are available 24x7 using a secure platform called, Notarize. We connect with licensed electronic notaries by live video call with any computer or smartphone. Due to high demand single-document notarizations have been suspended (additional charges will apply). (not available in all states)
  - ✓ Since 2010, we have extensively utilized e-recording services for recording documents with county recorder offices. We continue to utilize this service to its fullest extent, ensuring less exposure to people and with possible contamination on documents.

Please let us know if you have any questions or concerns.

Now more than ever, we are reminded of the importance in serving our clients, and safety for all of us and our families to ensure the healthiest of outcomes during this pandemic. We are very grateful for all of our client relationships, and to our invaluable employees who continue to work diligently to deliver services to our clients, safely and healthy. Thank you for choosing Resolutions Title Inc.

Safe & healthy regards,

Aaron Barnes  
CEO & Founder