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# The Quill – March 2020



## ANNOUNCEMENT

**Mecklenburg County has issued a Stay-at-Home Order beginning Thursday at 8 a.m. until April 16th.**

**\*\*Real Estate Title Companies and Attorneys are all “Essential Services” not subject to the Stay Home Order.\*\***

Click [HERE](#) to read the full order. We will continue to update you with any further industry-related changes.

We hope that everyone is being prudent and staying safe! Our ongoing thoughts are with those who are sick and we are hoping for speedy recoveries. Let’s also not forget about those who are lonely and isolated during this time. A simple letter or phone call can go along way to brightening someone’s day.

## THE QUILL TIP:

Covid-19 Update

During this unprecedented crisis, we are committed to keeping you informed of what is happening with our industry. We have been pleased to discover that all of the major Underwriters will continue to insure transactions even if the various Registers of Deeds close their doors. While this is a fluid situation, here is what we know right now:

- Many of the Registers of Deeds appear to be committed to staying open and are either limiting walk up traffic or moving to e-recording everything.
- Since a closure can happen literally at any minute, we will be including a requirement in all of our commitments moving forward. The individual Underwriters have slightly differing versions of the requirement. We have listed some below for your review:

**FIDELITY (North Carolina):**

In the event the register of deeds office becomes unable or unwilling to accept e-recording and paper documents for registration, the Company requires executed Affidavit of Understanding and Indemnity and Hold Harmless Agreement Due to Coronavirus Pandemic. The Company reserves the right to raise exceptions and requirements or determine that it will not issue a title policy based upon the details of the transaction, the review of the closing documents, and changes in recording and title searching capabilities resulting from the Coronavirus pandemic.

**FIDELITY (South Carolina):**

Standard form of indemnity (GAP Indemnity) for defects, liens, encumbrances, adverse claims or other matters, if any, created, first appearing in the Public Records or attaching subsequent to the Commitment Date but prior to the date of recording of the instruments under which the Proposed Insured acquires the estate or interest or mortgage covered by this commitment must be provided. Note: Due to office closures related to COVID-19 we may be temporarily unable to record documents in the normal course of business.

**First American (North AND South Carolina):**

Execution of appropriate Affidavit of Understanding and Indemnity and Hold Harmless Agreement (for Sales or Financing) Due to the COVID-19 Emergency by the parties to the contemplated transaction.

- You should immediately begin using a Gap Indemnity/Affidavit specifically designed for the COVID-19 crisis. We are sending a copy of this Indemnity/Affidavit with every Commitment we send out. Click [HERE](#) for the Affidavit.
- If you are unable to update prior to recording due to a closing of the Registry, you may still record and we will still issue the policy. The Underwriters ask that you have the parties execute the Gap Indemnity/Affidavit described and linked above and that you update the public records whenever it becomes possible to do so.
- If you are unable to record due to a closing of the Registry, we will still issue the policy. The Underwriters ask that you have the parties execute the Gap Indemnity/Affidavit described and linked above, update the public records and record whenever it becomes possible to do so. We will still issue the policy and will endorse it once you record and can give us the books and pages of the various recorded instruments that we are insuring.

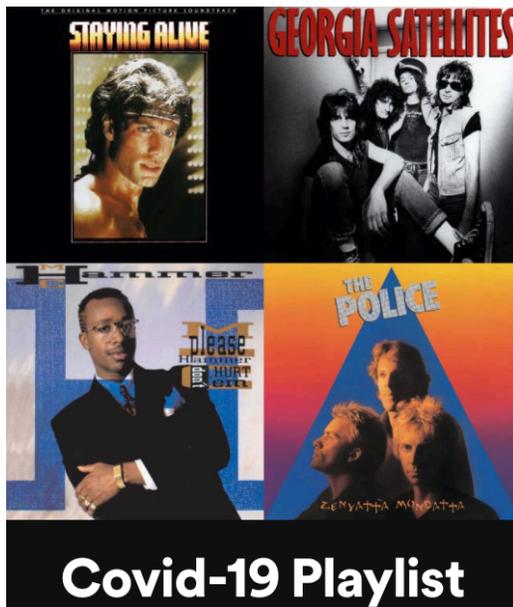
- If you are not set up for e-recording, you may want to contact an e-recording vendor immediately. If you do not have e-recording capability and cannot record as a result, then the guidance above will apply.
- Most Lender's Instructions require recordation prior to disbursing funds. If you cannot record and still want to complete the transaction, we suggest that you ask the lender to revise their instructions.
- We expect either the Governor or the State Bar to provide guidance regarding the Good Funds Settlement Act which requires recordation prior to disbursement. We will let you know when we hear any further guidance.
- Because of the typical dollar amounts involved, Commercial Transactions may be treated differently than the procedures that I have described above. We will handle Commercial closings on a case-by-case basis. Please contact us if you have any questions.

sb

## Adjusting to a New Normal

We know many of you are adjusting to a new normal. We're in your shoes and we get it! Working from home and being separated from your co-workers, not to mention your normal routine, can be challenging in many ways. Our Sales Team is well versed on working from home and maintaining a schedule so we thought we would share a few tips to help ease your transition:

1. Create a designated working area in your home so that everyone knows, including yourself, that when you are there you are working. – *Jennifer Conrad*
2. Shower and get dressed first thing in the morning to get the mind motivated. – *Keaira McGuire*
3. Take a lunch break to eat, work out, take a walk or call a friend. Walk away from your desk. – *Christine Bruns*
4. Keep a regular weekday schedule for you and your kids. Your whole family will be happier and more productive. – *Summer Hogan*
5. If you have given yourself a certain window of time to accomplish a "work to-do list," LEAVE the dishes and laundry alone. They are like the most loyal best friends ever and will not go anywhere without you...Promise! – *Landis Sinnett*



We thought a surefire way to lighten the mood during these challenging times would be to create a fun Coronavirus playlist. Click the link [HERE](#) to enjoy!

1. Keep Your Hands To Yourself -The Georgia Satellites
2. Don't Stand Too Close To Me – The Police
3. Stayin' Alive – Bee Gees
4. U Can't Touch This – MC Hammer
5. Toxic – Brittany Spears
6. It's The End Of The World As We Know It – R.E.M.
7. Time To Get Ill – Beastie Boys
8. Harder To Breath – Maroon 5
9. Somebody Get Me A Doctor – Van Halen
10. Contagious – Avril Lavigne
11. Bad Medicine – Bon Jovi
12. School's Out – Alice Cooper
13. You Be Illin' – Run-D.M.C.
14. Me Myself and I – DJ De La Groove
15. Alone – Heart
16. Owner Of A Lonely Heart – Yes
17. Should I Stay Or Should I Go – The Clash
18. I Want A New Drug – Huey Lewis & The News
19. Hot Blooded – Foreigner
20. Invisible Touch – Genesis
21. Don't Worry Be Happy – Bobby McFerrin
22. Fever – The Black Keys
23. Dancing With Myself – Billy Idol, Generation X

- 24. Miss You – The Rolling Stones
- 25. Don't Stop Believin' – Journey
- 26. Take Me Home Tonight – Eddie Money
- 27. Home Sweet Home – Motley Crue
- 28. I Wanna Dance With Somebody – Whitney Houston
- 29. We Didn't Start The Fire – Billy Joel



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