





LandStar Title Agency is Open to "Close"

Most importantly, we hope you and your family are staying safe and healthy during these trying times that we are facing together. The health and safety of our employees, clients, closers and the community at large is our utmost priority.

At this time, LandStar Title Agency, and its' affiliated companies, remain classified as an "Essential Business" in the Insurance category and in the Related Financial Institutions subcategory in the Governor's Executive Order. LandStar's offices will remain open with a substantially reduced on-site staff. Our remaining employees are fully operational and working remotely.

Since nearly all law offices will be closed, we will continue to serve our clients by offering "Shuttle Closings" and "Escrow Closings" - The shuttle closing method can be used for both loan and title closings.

- Shuttle closings and secure escrow closings are available.
- Key personnel are available to you "live" by both phone and email.
- All LandStar employees have access to files and proprietary production systems.
- All remote access is NYS DFS Cybersecurity Compliant.

The "Shuttle Closing" Process is as follows:



- 1. LandStar's Closer will pick up or print out the Bank Documents, the Title Closer Package, Deed and Seller's Documents.
- 2. LandStar's staff, and/or the Closer, will assemble the full closing package for the Seller's and Buyer's/Borrower's Signature.
- 3. LandStar's Closer will go to the Seller's location, drop the docs to be signed at their door and will observe social distancing.
- 4. ID will be displayed in a window or texted/emailed by the Seller to the Closer. The Seller will take the documents and begin to sign them.
- 5. LandStar's Closer will observe the signing at the front door. As soon any of our 8 National Underwriters issue webcam notary rules, (expected on Wednesday, March 25th) the signing and ID display may take place over "FaceTime" or "Skype" or any of video conference method in lieu of being observed in-person.
- 6. Once the Seller signs the documents, they will leave them for the Closer outside the door.
- 7. BEFORE LEAVING the premises, LandStar's Closer will proofread all signed docs, notarize as required and affix their notary stamp.
- 8. LandStar's Closer will travel to the Buyer's/Borrower's location and repeat steps 3 to 7.

- 9. LandStar's Closer will E-mail the Bank Attorney, Seller's Attorney, Borrower's Attorney and LandStar Closing Desk confirming that the signing is complete and request approval to close and fund.
- 10. Once E-mail confirmation to close and fund has been received by LandStar's Closer from the Bank Attorney, Seller's Attorney, Borrower's Attorney and LandStar's Closing Desk, the closer shall reply to these E-mails and confirm to all parties that the transaction is closed and the policy is issued.
- 11. If the Closer is in possession of checks at the time of closing, these checks must be dropped off at Seller's Location <u>AFTER</u> the closing is complete.
- 12. If the Closer is not in possession of checks at the time of closing, checks will be sent to the appropriate parties via overnight mail or proceeds will be distributed by wire.
- 13. LandStar's Closer shall drop off the completed closing package to a LandStar post-closing team member (at a designated location) immediately following the completion of the closing.
- 14. LandStar's post-closing team member will QC the file, forward the final title policy, E-mail copies of all documents and ship the original post closed packages to the Lender and Title Company.

We are committed to providing you with the superior level of service to which you have grown accustomed. We will continue to monitor the situation and provide updates as needed.

If you have any questions or would like to discuss the Shuttle Closing process in greater detail, please do not hesitate to contact me at any time. **We are here for you.**