

## IMPORTANT NOTICE TO OUR PURCHASE AND REFINANCE CLIENTS REGARDING YOUR SIGNING OPTIONS

We are still at the point where we have to severely limit the number of parties to a transaction in our office. If you are the Purchaser of real estate, or you are refinancing, we offer the following signing options. We are still trying to have separate signing sessions for the buyer and the seller. **Please let us know which one you would like to use.**

1. **IN OFFICE SIGNING (IN PERSON)**: We are still able to conduct a regular, in office settlement. We have taken many precautions to protect everyone's health and safety, including Plexiglas dividers in all of our conference rooms. Your only minimal interaction with other people will be to come into our office, wearing a mask, read the direction board as to your assigned room, leave your ID to be copied and then returned, and then you go straight to your assigned room. Our attorney will also be behind a screen and will be wearing a mask and we are asking all participants to still wear a mask.
2. **CURBSIDE SETTLEMENTS**: Weather permitting (i.e. no rain or snow and reasonable temperatures) we can e-mail you the document package in advance of settlement to review and then you can drive by our office and sign the originals that we provide, curbside. **You do not have to leave your car to sign the documents.** You must bring identification and we will take a photograph of the identification and keep it in our files or you can e-mail the identification to us in advance. We will provide the notary, at your car. For a refinance, you will also sign instructions indicating where you want your cash proceeds, if any, wired. You will sign all of the documents while sitting in your car. *Our attorney will wait outside your car to answer questions and/or explain documents via cell phone, and notarize your signature.* For safety purposes, our attorney will be 6-8 feet away and all parties must still wear a mask if the distance between our attorney and the signer happens to be less than 6-8 feet. If the weather does not allow for this option, then we will need to revert to Option 1, above.
3. **REMOTE ONLINE NOTARIZATION (RON)**. We are working on e-notarization, sometimes called Remote Online Notarization (RON). We are approved and have the equipment to do so, but we are awaiting some final technical corrections before we can implement this program. Some Lenders do not permit a RON settlement on the buyer and/or seller side. Once it is available, you will need to have a computer with a camera and microphone, you must be a US Citizen, you must have a Driver's License, a social security number, a cell phone and a credit history. These are all part of the e-notary platform that certifies your identification. Please contact our office to see if this option is available.

**Please let us know which option you would like to use.**

Please feel free to contact our office if you have any questions.