

Webcam, Mail Away Closings and Remote Notarizations



Above all else, all of us at LandStar Title Agency hope you and your family are staying safe and healthy during this unprecedented time

ACCORD ABSTRACT A DIVISION OF LANDSTAR TITLE AGENCY

LandStar Title Agency, and its affiliated companies, are pleased to announce a new and convenient way to close transactions during this health crisis. We are prepared to close and we are working closely with our clients and underwriters to offer you the flexibility you and your clients need during these times. LandStar is a vetted and authorized agent, issuing policies on behalf of the country's 7 largest and most-respected underwriters —Fidelity, First American, Stewart, Old Republic, Westcor, WFG and Commonwealth.

The webcam/mail away/e-Notary closing process has been approved by select underwriters and is described below. This closing option is being offered in addition to full Escrow and "Shuttle" Closings. All three options provide a safe environment to all parties involved in the closing and are being offered exclusively by LandStar Title Agency.

LandStar's Webcam and Mail Away Closing Process is as follows:

- 1. LandStar's closing desk will confirm that the mortgage lender has approved webcam notarization and has also approved the software platform which will be used to make the real time audio/video connection (e.g. Zoom, Skype, etc.)
- 2. LandStar's closing desk will confirm that the parties who will be joining the audio/video screen sharing session are ready, willing and able to use the designated software platform and webcam at their respective locations. All closing participants must affirmatively consent to e-Notarization and acknowledge their willingness to be recorded.
- 3. When the parties have confirmed their login to the shared screen audio/video session, LandStar's notary will take attendance and recite the following introduction:

"(Buyer's and Seller's Names), you are here today, (date), for the purpose of closing a mortgage transaction with (Bank Name) on the premises known as (Property Address) and are doing so by remote audio/video link. Your signature will be notarized remotely. You are advised that this entire closing transaction is being recorded and have indicated to me that you consent to this transaction being recorded. Further, you affirm that at this moment, you are physically present within the State of New York at the following address: (Property Address)." their notary stamp.

"I will call the attendance list and all must respond 'Yes' to the foregoing."

"Please provide 2 forms of photo ID, one of which must be government issued. Look into the camera and place your ID in front of the camera while reciting your full name".

- Once the introduction and proof of ID is complete, the participants may sign the documents to be notarized in clear view of the camera.
- An electronic image of each signed document in need of notarization must be sent to the e-Notary by email from the closing table using a scanner, fax or camera phone.
- The notary will then acknowledge all documents including the required e-Notarization Affidavit (attached below) and affix his stamp.
- Finally, the notary must affirm that all of the above procedures have been complied with.
- The notary will confirm that a visual record of the signing has been electronically saved.
- The closing may now be completed and funding can take place.
- Immediately after closing, all notarized documents and the entire closing package is sent to LandStar's Corporate Headquarters at 55 Cherry Lane, Carle Place, NY 11514 via trackable overnight mail courier. Please do not send any documents to either of our NYC locations at this time.

These closing options are being offered pursuant to Governor Cuomo's Executive Order 202.7. These procedures have been approved by several of our national underwriters.

If you have questions regarding this process or the Escrow and Shuttle Closings, please do not hesitate to reach out to me any time.Thank you and stay safe.

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