

# GUIDELINES FOR EFFECTIVE SOCIAL DISTANCING AT A REAL ESTATE CLOSING

For the benefit of our clients, **The Law Office of Anthony S Privette, PLLC** will continue to operate and conduct closings. In order to best protect our staff, clients, agents, and any third parties who are involved in our office's real estate transactions, as well as promote social distancing, we have established new office policies. We are carefully monitoring the local Register of Deeds offices, which are currently all open and operating. As the impact of the coronavirus develops within our community, we will update our office policies and operation, as may be needed.

## HEALTH AND SANITATION PRECAUTIONS

### *On Your Part:*

- **IF YOU ARE SICK OR EXHIBITING SYMPTOMS.** In order to best protect our staff, we ask that any individual who is exhibiting any signs or symptoms of sickness reschedule your closing appointment.
- **IF HAVE HAD CONTACT WITH SOMEONE EXHIBITING SYMPTOMS.** Unfortunately, the best advice from the CDC is to proceed in the same manner as if you were sick.
- **WASH YOUR HANDS.** Prior to engaging in *any closing activity* please thoroughly wash and/or sanitize your hands. These activities include:
  - Handling documents
  - Signing documents
  - Final walk-throughs
  - Entering buildings (doorknobs)
- **AVOID PHYSICAL CONTACT WHERE POSSIBLE.** Please accept our apologies for not shaking hands and please do not be offended when we decline.
- **AVOID LINGERING IN THE CONFERENCE ROOMS.**

### *On Our Part:*

- **WE PLEDGE TO FOLLOW THE SAME PROTOCOLS LISTED ABOVE.**
- **ADDITIONAL STEPS WE WILL TAKE:**
  - Spray and/or wipe conference room tables and chairs between closings
  - You will be provided a pen to sign you will keep the pen when you leave
  - Maintain a distance of at least six feet from other individuals where possible

## PARTIES AT CLOSING

- **BUYERS/BORROWERS/ SELLERS.** Please follow the directions above and bring only the necessary signers to the table. Buyers and Sellers should take particular care to avoid bringing their children to closing. This will help to reduce overall traffic and contact.
- **REAL ESTATE AGENTS & LENDERS.** Please consider phone conferencing or facetime/skype attendance, instead of being physically present. **Lenders, additional family members, and other third parties will not be allowed to attend closings or appointments.**

## CLOSINGS AND PHYSICAL LOCATIONS

- **OFFICE HOURS.** Our office will continue to be open for closings and our hours will remain **8:00 to 5:00 closed 12:00 to 1:00**; however, we are implementing an Appointment Only policy. If you do not have a scheduled appointment, please call or email our office as we will not be able to greet walk-ins. In the event that the Coronavirus continues to spread in our area, we will be limiting our office hours and working from home as much as possible.
- **CLOSINGS. The buyer(s) and/or seller(s) are the only people who should be physically present in our office for closings or appointments, see above for more details.**
- **LENGTH OF CLOSINGS.** Our office prides itself on our attorneys' friendliness and desire to educate buyers about the closing process and to explain all closing documents. At this time and in order to shorten the amount of time of closing (and thus lessen exposure), our attorneys will quickly review all documents at closing and will attempt to have buyers in and out of the office **within 20 minutes**. If you would prefer to read your loan package in advance, please contact your paralegal who can email you the package prior to closing, if it is available.
- **RECORDING.** We will attempt to record electronically where possible to limit additional exposure while at the Register of Deeds. Where "Physical" or "in-person" recording is necessary, we will visit the Register of Deeds **ONLY ONCE A DAY** to limit additional exposure. Please understand that this may delay the recordation and distribution following the closing ceremony.
- **TIMING.** If it is unavoidable that your closing be rescheduled, please communicate with our office and the other parties. Additionally, if your transaction involves a loan, please consult with your bank regarding the expiration of your interest rate lock.

## FINANCIAL

- **NO PHYSICAL CASH.** Physical cash is handled by multiple people every day and can be an opportunity to circulate many germs, not just COVID-19. Please do not present physical cash at the closing, but defer to bank checks and wires, where possible.
  - **Increased use of wires requires additional security around that process.**
  - If sending a wire, please call to confirm the wiring instructions with our office prior to sending.
  - Do not **EVER** rely on email for the wiring instructions or our contact information.
- **EARNEST MONEY DEPOSITS.** If possible, please mail or wire earnest money deposits. Our office has established a drop box outside of our office, for dropping off earnest money, if needed. Acknowledgments will be emailed as soon as possible.
- **POST-CLOSING CHECKS. WE PREFER Real Estate broker commission checks be mailed and not be picked up from our office. Sellers who have not previously provided our firm with original, notarize wiring instructions will have their proceeds checks mailed or overnighted. Checks will no longer be available for pick up after closing.**

Thank you for your understanding while we work diligently to ensure that your real estate transactions are not delayed and to do our part in preventing the spread of this problematic virus.