



# CLOSING YOUR CRE TRANSACTION DURING COVID-19 DISRUPTIONS

Chicago Title recognizes that you are relying upon our ability to continue to provide title insurance and escrow services during these uncertain times. Governors throughout the country have announced stay-at-home orders aimed at stopping the spread of the Coronavirus. Chicago Title Insurance Company is deemed an Essential Business under these orders.

Most of our staff are currently working remotely and are fully functional. We will continue to offer all of our services and expertly handle all of our customers' local and national transactional requests. Still, in light of the rapidly changing environment, and the impacts on our national and local communities, customers are encouraged to maintain regular contact with our office as active and anticipated real estate transactions progress during this crisis.

**Escrow Services/Closings:** As is typical for most commercial real estate transactions, we will continue to conduct closings where documents are executed off-site, with appropriate security measures in place. Our office is currently closed to the public for the health and safety of our staff and customers.

**Title Production:** We will continue to provide all of the title products that our customers regularly require. In jurisdictions where various government offices are closed, the ability to provide title information can be impacted. This includes property searches, name searches, court case searches, and tax/assessment information. We recommend reaching out to our office to discuss options for your transactions. When placing new orders, please remember that any prior title work is always helpful and can assist greatly in the production of your title products.

**Gap Coverage:** As is typical, we will continue to offer Gap Coverage for transactions, as requested, subject to certain exceptions. As most of our customers are aware, there are areas throughout the country where government offices are closed. These closures can affect the gap searching period. ***Chicago Title/Fidelity/Commonwealth's COVID-19 form of Affidavit of Understanding and Indemnity can be found [HERE](#).*** Gap coverage for transactions exceeding \$10MM is being underwritten on a case-by-case basis. Customers should expect certain additional requirements, such as written permission from parties to release funds prior to recordation, and execution of an escrow agreement in the event we are asked to escrow documents.

**Recordings Generally:** The situation is very fluid and we encourage our customers to contact us to discuss how recording offices are impacted for your transaction. Locally (DC/MD/VA), we are currently able to record basic transactions (deeds, deeds of trust, amendments, and the like) either on-line or, rarely, in person. Keep in mind that many jurisdictions will not accept any documents with plats for e-recording.

**Reminder:** While a county may be open for e-recording, it does not necessarily mean that title can be updated.

One resource that might be helpful in checking status of county recording offices is Simplifile; however, this information should always be independently verified.

Our team remains committed to serving your needs during this crisis, while also keeping the health and safety of our employees and customers a priority. We sincerely appreciate your understanding, patience, and ongoing trust. We are closely monitoring the situation and will continue to update you on new developments. In the meantime, please contact us with questions or concerns.



# COVID-19 RECORDING UPDATE FOR DC/MD/VA

**APRIL 16, 2020**

Chicago Title continues to monitor the COVID-19 impacts on commercial real estate transactions. This update is intended to provide information about our ability to e-record in DC/MD/VA jurisdictions. Please keep in mind that the situation remains very fluid and can change; therefore, customers are encouraged to maintain regular contact with our office as active and anticipated real estate transactions progress during the pandemic. Our team expects that the disruptions could continue even after stay-at-home orders are lifted.

One resource that we have found helpful in checking status of county recording offices throughout the country is [Simplifile](#); however, this information should always be independently verified.

Our team has prepared a convenient reference table of all Maryland, Virginia, and District of Columbia jurisdictions set up for e-filing, including a list of documents accepted. [Access table here](#).

## DC METRO JURISDICTIONS

### MARYLAND

In Maryland, clerks in all counties and the City of Baltimore were quick to adapt to e-filing within days of Hogan's shutdown. Essentially, any document that does not require review by the Finance Office can be e-filed. There are currently eight Finance offices unable to accept e-filed taxable documents (e.g., Deeds, Deeds of Trust) as follows: Allegany, Calvert, Dorchester, Garrett, Kent, Montgomery, Somerset and the City of Baltimore. Following is information specific to Montgomery County and the City of Baltimore:

- **Montgomery County: [According to Simplifile, MC is set up for E-Recording and Mail, plus drop box]**
  - Can be e-recorded: Releases, Subordinations
  - Cannot be e-recorded: Deeds, Easements, Mortgage Docs, UCCs
- **Baltimore City: [According to Simplifile, BC is set up for E-Recording and Mail, plus drop box]**
  - Can be e-recorded: Releases, Subordinations, UCC3
  - Cannot be e-recorded: Deeds, Easements, Plats, Mortgage Docs, Subordinations, Releases, UCC1

### DISTRICT OF COLUMBIA

According to Simplifile, the District of Columbia is equipped for e-recording for deeds, easements, mortgage docs, subordinations, releases, and UCCs. Plat cannot be e-recorded in DC.

### VIRGINIA

- **Fairfax County**
  - Can be e-recorded: Deeds, Mortgage Docs, Subordinations, and Releases
  - Cannot be e-recorded: Easements, Plats, UCCs
- **Arlington City: [According to Simplifile, AC is set up for E-Recording and Mail]**
  - Can be e-recorded: Deeds, Easements, Mortgage Docs, Subordinations, Releases, and UCCs
  - Cannot be e-recorded: Plats

Our team remains committed to serving your needs during this crisis. Most of our staff are currently working remotely and are fully functional. We are continuing to offer all of our services and expertly handle all of our customers' local and national transactional requests. Reminder that all information contained in this alert could change at any time and should be confirmed with our office. Contact information for all of our team members is available at: <https://dcncs.ctic.com>

**COVID-19 ALERT:** All overnight and regular mail packages for both the Baltimore, MD and Washington, DC offices, should be sent to our DC Office: 1901 Pennsylvania Ave. NW, Suite 201, Washington DC 20006