

# Dear friends and colleagues,

The team at Janus Title remains committed to serving you and completing your transactions during the COVID-19 crisis. Here's how we're delivering our title insurance and escrow services while following local and federal guidelines regarding the virus.

#### **Cash Transactions**

All cash transactions will be completed through electronic methods, including email and/or DocuSign.

- Please email all necessary documents to Janus Title before closing.
- If documents need additional signatures, Janus Title will reach out to attorneys
- to obtain additional signatures.
- Attorneys should overnight original deeds to Janus Title prior to the day of closing.
- Proceeds and disbursements will be shipped overnight or via wire at no additional cost to the recipient.

### Lender-Funded Transactions (Seller Side)

These transactions will be completed almost entirely through electronic methods.

- Please email all necessary documents to Janus Title before closing.
- Janus Title will email Closing Statements to all parties for review before closing.
- If documents need additional signatures, Janus Title will reach out and obtain signatures through DocuSign.
- Attorneys should overnight original deeds to Janus Title prior to day of closing.
- On closing day, the final master statement and seller's closing disclosure will be sent out for signatures and final approval.
- Proceeds and disbursements will be shipped overnight or via wire at no additional cost to the recipient.

# Lender-Funded Transactions (Buyer Side)

These transactions will be completed almost entirely through electronic methods.

- Please email all necessary documents to Janus Title before closing.
- Janus Title will email Closing Statements to all parties for review before closing.
- If documents need additional signatures, Janus Title will reach out and obtain signatures through DocuSign.
- Only buyers who are required to sign lender documents should attend the closing in-person.
- Loan documents will be sent to borrowers prior to closing so that they can be reviewed with the attorney and/or loan officer in advance of signing with notary.
- After the documents are signed, Janus Title will notify all parties once the transaction has funded.
- Proceeds, disbursements and signed closing statements will be shipped overnight to the respective parties.
- If needed, Janus Title will request lender approval of Power of Attorney, and/or schedule the closing with the POA as requested by attorneys or lenders.
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# Screening Questionnaire

The mortgage finance industry and the National Notary Association is instituting new temporary recommendations and guidance for both Signing Agents and signers/borrowers to reduce the risk of exposure. Please complete and sign **this screening questionnaire** and submit it to your contracting party before this signing assignment. Your participation is essential to help us take precautionary measures to protect you and everyone in this setting.

Do you have any questions about your closing? Please contact us at 312-584-1201 or email PJanus@jtagency.com.

Thank you, **The Janus Title Team**