

LARKIN & LARKIN

COVID19 Policies & Procedures
Effective as of March 24, 2020

Revised 4/3/2020

TITLE SERVICES, LLC
14130 7TH ST
DADE CITY, FL 33525

INFO@LARKINTITLE.COM
352-545-0090

To Our Friends and Clients:

As a courtesy to our community and out of respect for the welfare of our clients and their families, Larkin & Larkin Title Services will be modifying our transaction/closing guidelines. These changes are effective **IMMEDIATELY** and we will continue these measures until State and Federal Guidelines advise otherwise.

Rest assured, we will continue to provide the very best service and remain on-hand to assist you throughout the closing process.

BASIC INFORMATION:

OFFICE HOURS:

- a. 8:30 – 5:00 Monday through Friday.
- b. Please call and make an appointment if you wish to meet with us in person.
- c. **Our office is not open to walk-ins.**

ESCROW:

- a. **WIRING:** Email rebeccah@larkintitle.com to receive instructions.
Confirm Account Information by calling **352-545-0090**.
- b. **PAYMENT BY CHECK:** Our DROP BOX is located on the south side of our building. Include your Name, Email Address, Phone Number & the Property Address with the payment.

LOAN DOCS:

- a. Lenders MUST send their CD, Loan Packages, and confirm we are balanced **AT LEAST 24 hours in advance of the closing**.
- b. Out of consideration for all our clients, **exceptions will not be made**.
- c. Failure to comply will result in rescheduling for our next available day and time.



IMPORTANT!

- If you have recently visited a heavily infected city or have traveled outside of the country, **YOU MUST NOTIFY US**, so we can arrange a mail-away closing.
- If you have a fever, are experiencing flu-like symptoms, or have been in the proximity of someone who exhibits these symptoms, **YOU MUST NOTIFY US**, so we can arrange a mail-away closing.

SCHEDULING YOUR CLOSING:

(These items have recently changed)

If you are a seller or a buyer who is paying cash:

1. You are now required to E-Sign all signature-only documents. Documents requiring a notary and/or witness will be signed "CURBSIDE" at our office. The E-signing service is offered FREE OF CHARGE – as a courtesy to our clients.

If you are in a different state or want your documents mailed to you:

1. Mail-Away Closings are available:
 - a. Clients can choose to receive their documents (with instructions & prepaid UPS return label) by email, print, sign, & overnight back.
 - b. OR we can overnight the printed documents (fully notated for signatures, notaries, instructions, pens, etc.) for clients to sign and return using the prepaid UPS envelope.
 - c. As a courtesy to our clients, **our Mail-Away fee of \$40 will be waived.**
 - d. \$45 (per UPS label) will be added to the recipient's side on the Settlement Statement.

E-Notary services are now available:

1. \$30 per document for E-NOTARY + \$5 Identity confirmation Fee
 - a. Persons signing must have uninterrupted internet access **AND** a computer, laptop, smart phone, or IPAD-like device that has a microphone and camera.
 - b. Please let us know at least 1 WEEK IN ADVANCE if you are using this service.

MOBILE CLOSINGS are still available:

1. A Professional Closer is hired to travel to your location, act as your closer, notarize your documents, and send the signed documents back to us.
2. The fee for this service ranges from \$75 - \$225.
3. **Our \$40 Courtesy Fee will be waived.**

IF CLOSING AT OUR OFFICE:

We ask that you do your best to work with the closing times we have available. Due to the volume of closings, occupancy restrictions, & measures we're taking to disinfect between closings, we are conducting no more than 4 in-office closings a day. **Closing Times/Days are on a first come first served basis.**

ATTENDING YOUR CLOSING:

1. CLOSING BASICS:

- a. **When closing, only the Signing Parties will be allowed to attend.**
- b. Realtors, Lenders, Non-Signing Family Members can join via Teleconference or Virtual Meeting platform (Skype, Zoom, etc).
- c. Please contact us 1 WEEK IN ADVANCE if a Teleconference or Virtual Meeting needs to be arranged.

2. ARRIVING AT YOUR CLOSING:

- a. Please be on time for your closing.
- b. **Call when you've arrived – 352-545-0090**
- c. Wait outside in front of our office or in the parking lot until someone escorts you in.
- d. Only individuals signing are allowed inside. Anyone else must wait in their car.
- e. PLEASE DO NOT GROUP TOGETHER IN FRONT OF THE BUILDING

3. STERILIZATION PROCEDURES:

- a. All seating, pens, door handles, restroom facilities are cleaned, then sprayed with ZOONO (which kills viruses and bacteria for up to 30 days) TWICE A WEEK.
- b. Conference tables with glass surfaces are sterilized between EVERY signing.
- c. Individual PURELL towelettes are provided to all in attendance.
- d. Masks and Gloves are available upon request.

REALTOR ETIQUETTE & COMMISSIONS:

1. **When closing, only the Signing Parties will be allowed to attend.**
2. Realtors can meet their clients at our office but are advised to wait in their vehicles.
3. You can drop off keys, clickers, Earnest Money, Surveys, etc in our DROP BOX, located on the South Side of our building (see last page for directions).
4. If your client has special needs and you are designated to assist them during their closing, exceptions will be considered and you must contact aval@larkintitle.com (in advance!) to explain the situation and obtain approval.

5. COMMISSIONS ARE DISBURSED AFTER ALL PARTIES HAVE SIGNED:

- a. Choose one of the following methods:
 - i. Wire directly to your bank for \$25 (Email or fax wire instructions or voided check – the \$25 fee will be deducted from the total amount)
 - ii. Overnight for \$17.50 (Send address – the \$17.50 will be deducted)
 - iii. Standard mail for free (Send address)
 - iv. Pick-Up - You can call our office to make sure the commission is ready and SCHEDULE a time to pick it up (Call 352-545-0090 and ask for Lori)
- b. A copy of the SETTLEMENT STATEMENT and DEED, plus any other documents required by your Broker will be emailed to you, sent with your check, or handed to you if you pick up your check.

