



We hope you remain healthy and safe during this volatile time. The coronavirus (COVID 19) outbreak is rapidly changing, and we have been actively monitoring the situation. We want to communicate to you how we are dealing with and the procedures we have in place during these unprecedented times. Our first priority is the health and safety of our employees, patrons, customers and the communities in which we operate. Given the rapidly evolving nature of this pandemic, we will review and expect to update and/or modify our procedures as necessary to ensure the health and well-being of all parties and our surrounding communities.

ECTS is maintaining normal business operations throughout the duration of this pandemic in order to meet the needs of the real estate agents, buyers, sellers, lenders in all transactions. As of now, our offices in Destin and Santa Rosa Beach/30A remain open; however, meetings and other in-person matters will be *by appointment only*. We are committed to providing the safest environment for our employees and clients. We have the capability to provide uninterrupted service to our clients even though some of our lawyers and staff might be working from home. While nothing is “business as usual” for any of us at this point, our commitment to serving you and your business has not changed.

We will primarily be conducting transactions through mail-away closings utilizing UPS or FedEx and mobile notaries. When available, we also have the capability of using technology in the form of Remote Online Notarization (“**RON**”) to support our clients. This will allow for complete remote closings such that all documents will be signed, witnessed and notarized utilizing the RON procedures and portal. Please be mindful that certain RON transactions may require prior approval by lenders and/or title insurance underwriters, so the RON capability will have to be determined on a case-by-case basis.

All of our documents are e-recorded; however, in the event county courthouses completely close and thereby discontinue e-recording of deeds, mortgages, and collateral documents, our underwriters have agreed to continue the closing of transactions and issuance of title policies. A Gap Affidavit and Indemnity Agreement may be required to insure over a longer “gap” period (the length of time between the signing of a document and the recording of that document). In transactions involving a lender, the lender would have ultimate decision-making authority as to whether to allow a longer gap between the signing of the mortgage and the recording.

ECTS is committed to protecting the health and safety of all parties to a transaction while at the same time providing the same quality service you have come to expect. We will continue to monitor events and apprise you of any changes in our procedures.

Wishing you good health and safety as we all navigate this crisis together.