



To Our Valuable Clients:

RE: Alternative Work Arrangements & Ability to Close

At Fidelity National Title, **our people and clients are our top priority** and we are committed to doing what we need to do to protect them while helping stop the spread of COVID-19. As a result, we continue to closely follow guidance issued by the CDC, WHO, and other state agencies as it relates to safety protocols and virus protection. With this in mind, we have **implemented alternative work arrangements** across all of our offices and have approved as many of our people as possible in each office to work remotely.

We have spent time both testing and expanding our remote working capabilities to minimize any disruption of the service levels you have come to expect. However, in this unprecedented time, we ask for your patience as we diligently work to meet these new challenges and the needs of our people, our clients, and our communities.

During these alternative work arrangements, we also wanted to make sure that you are aware of the following practices that are in place in our title operations to help **continue closing real estate transactions**:

- **Earnest Money Deposits:** You can send Earnest Money Deposits via wire transfers. As with all wires, remember that wire fraud is real and home buyers and sellers are the biggest targets. As a best practice, confirm all wiring instructions, including specific banking information, by phone before transferring funds. Use the phone number for your closing agent/escrow officer provided on their website or from a business card. Never rely on phone numbers in email communications.
- **eSigning Capabilities:** To reduce reliance on in-person closing and signings, “eSign” tools are available for customers to sign eligible documents from their homes.
- **Video Consultations:** Our operations have access to video conference technology to facilitate consultations with customers to review documents and answer questions prior to or as part of the closing process.
- **Efficient Closings:** Our goal is to streamline the amount of time you are in our offices or required for closings. We are customizing solutions for each office to accommodate customer needs.
- **eRecording:** At this time, the Bureau of Conveyances State of Hawaii is functioning and is only closed to the public, so that documents continue to be recorded. Should the situation with the Bureau of Conveyance change we are prepared to issue policies providing coverage during the gap created by recording or posting delays.

We are closely monitoring this pandemic situation, and you are encouraged to contact our office with any concerns or questions related to your transactions.

Thank you for your trust, patience, and partnership.