

# 12<sup>TH</sup> FLOOR GROUP COVID19 SYMPOSIUM



## TWELFTH FLOOR PANELISTS



**EDWARD G. MCDONNELL**  
CEO  
McDonnell & Associates, P.A.



**JAIME KOSOFSKY**  
Managing Partner  
Brady & Kosofsky, P.A.



**JEFFREY F. MCEVOY**  
Managing Partner  
Home Surety Title & Escrow, LLC



**AARON DAVIS**  
CEO  
Florida Agency Network



**MICHAEL LAROSA**  
COO  
Florida Agency Network,



**KENT STEWART**  
CEO  
Reli Settlement Solutions



**CHRISTIE MCDONNELL**  
Chief Strategy Officer  
McDonnell & Associates, P.A.



**BRENT LALIBERTE**  
President  
Bayou Title, Inc.

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## FEATURED GUEST SPEAKERS



**SHANE HARTZLER**  
Dir. Mortgage Strategy & Operations  
Fannie Mae



**KARL ECKHART**  
VP Intergovernmental Affairs  
NAHB



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Kent Stewart  
Reli Settlement Solutions, LLC



Brent Laliberte  
Bayou Title, Inc.



Tom Hall  
Advantage Title, LLC



Steve Papermaster  
First Title & Escrow, LLC



Chuck Augustine  
Title Services Corporation



Michael LaRosa  
Florida Agency Network, LLC



Evan Grimm  
Bay National Title Co.



Damon Bedell  
Apex Closing & Title Services



Marx Sterbcow  
Sterbcow Law Group LLC  
General Counsel, 12th Floor

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# 12<sup>TH</sup> FLOOR COVERAGE



TWELFTH FLOOR  
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- Headquartered
- Offices
- Licensed
- Licensed (not active)

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# UPDATE FROM FANNIE MAE



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SHANE HARTZLER

*Director of Mortgage Strategy & Operations*



FannieMae

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# UPDATE FROM NAHB



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**KARL ECKHART**

*Vice President of Intergovernmental Affairs*



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# CURRENT STATE OF THE UNION



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What we are seeing on the ground  
Stay at home orders  
Executive Orders — Federal, State, County  
Essential Infrastructure (CISA)

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# WHAT ARE WE SEEING ON THE GROUND?



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- Orders are still heavy on the Refinance Side
- Orders are steady with some cancellations on purchase side
- Our Attorneys, Staff and Settlement Agents have become very creative in performing closings while practicing social distancing
- The Government is functioning but closed to the public
- Vendors are a little nervous

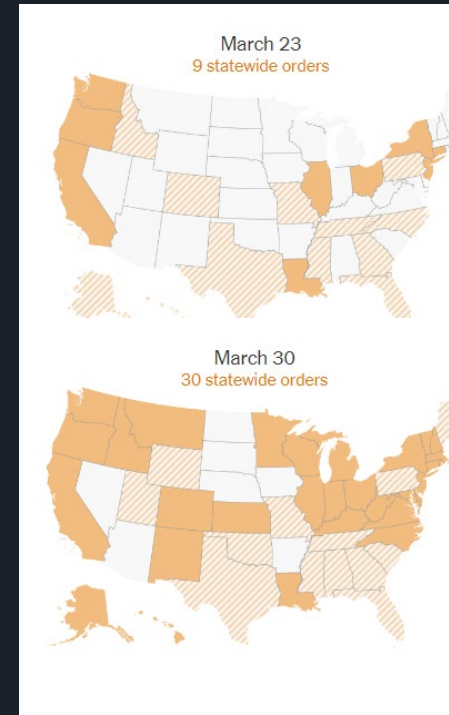
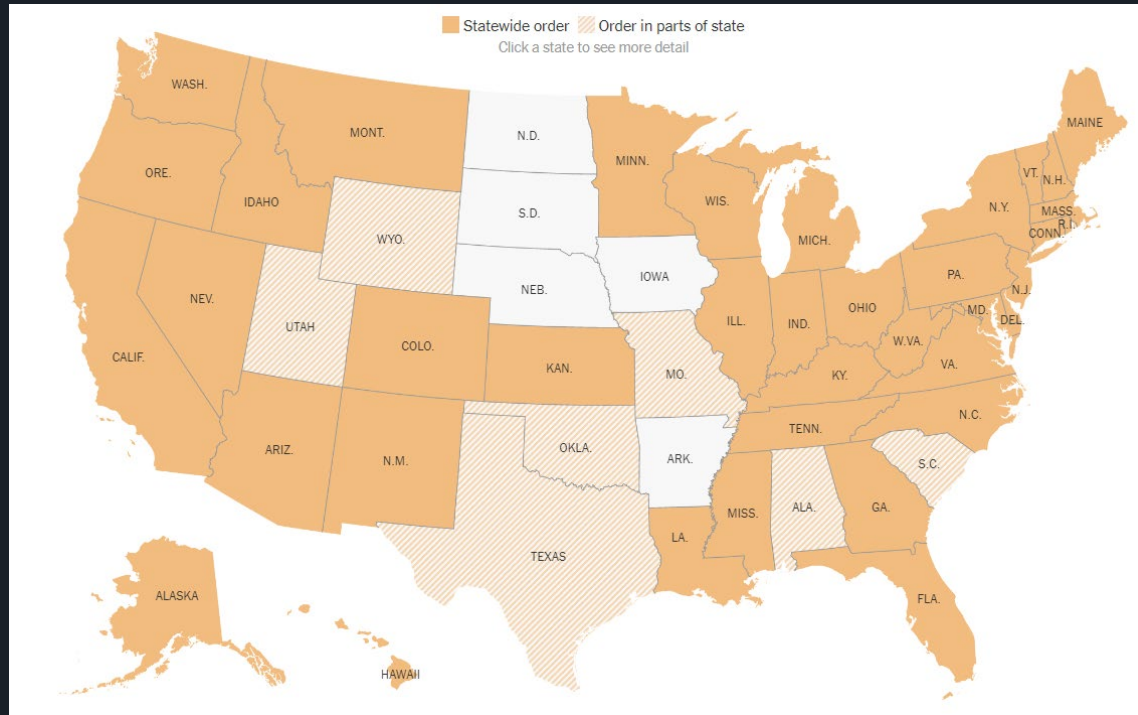
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# STAY AT HOME ORDERS



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<https://www.nytimes.com/interactive/2020/us/coronavirus-stay-at-home-order.html>

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# ESSENTIAL INFRASTRUCTURE WORKFORCE



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On March 19 the Department of Homeland Security CISA labeled 16 sectors as crucial for “both public health and safety as well as community well being.”

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# ESSENTIAL INFRASTRUCTURE WORKFORCE



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## CISA UPDATE 3/28/20

- Staff at government offices who perform title search, notary, and recording services in support of mortgage and real estate services and transactions.
- Residential and commercial real estate services, including settlement services.
- Workers who are needed to provide, process and maintain systems for processing, verification, and recording of financial transactions and services, including payment, clearing, and settlement; wholesale funding; insurance services; consumer and commercial lending; and capital markets activities.

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# 12<sup>th</sup> FLOOR GROUP EFFORTS



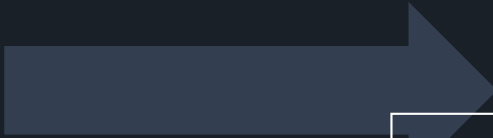
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Lobbying Efforts

Stakeholder Coalitions

Executive Orders — CISA (Treasury Model)

Digitizing Industry



## Who We are Talking To

Lenders

GSE'S

Government

Searchers

State Officials

Abstractors

Home Builders

Economists

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# E-CLOSINGS & ALTERNATIVES



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RON

The Secure Act

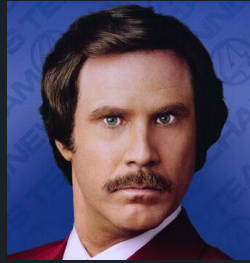
E-closing process

Alternative Closing methods/RON Hybrids

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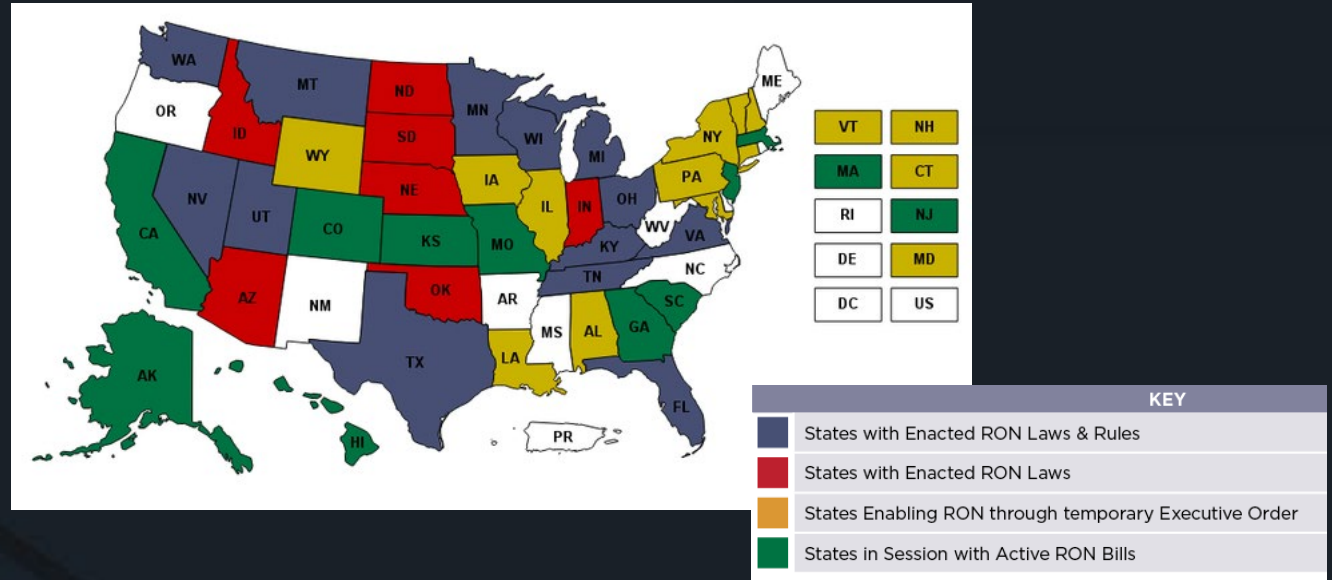
# WHO IS RON???



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Remote Online Notarization, or RON, is the use of audio/visual technology to complete a notarial act when the principal is not in the same physical location as the notary public.

The Secure Act - Backed by the American Land Title Association (ALTA) Permits immediate nationwide use of RON, with minimum standards. Has been introduced in both the House & Senate



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# ECLOSING PROCESS

- Client receives link for eClosing platform
- Soft credit pull to verify ID
- Documents reviewed by Client
- Notary connected, confirms Client ID
- Client acknowledgements, Notary review
- Signature option selected
- Documents signed & notarized
- Documents uploaded & distributed to all parties
- Video of closing retained



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Mac Chiles - BLACK KNIGHT SECURITY

Tim Anderson - PAVASO

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# ALTERNATIVES/RON HYBRIDS



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In Person Notary- Be Creative- but keep your distance

- The drop and run
- The drive up/through closing aka: the drive by
- The shuttle
- The Teddy Roosevelt- Speak loudly and carry a long stick
- The Picnic Method
- The Thin Package

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# ADDITIONAL CHALLENGES



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- ROD Closings
- Verification of Employment/Income if Employer Closed
- Appraisals
- Cybersecurity
- Operational Reporting & Analytics

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# HOW YOU CAN HELP



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Contact Your Congressmen & Senators

ALTA letter available on ALTA website or in Resources section of [www.12thFloorCOVID19.com](http://www.12thFloorCOVID19.com)

Contact us with your questions on our homepage or reach out to any of our team members.

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## COVID-19 Solutions Symposium

At Twelfth Floor Group, we have been through every type of disaster in the digital age, from tornadoes, fires and floods to hurricanes and solar eclipses. And in each situation we have come out on the other side with greater knowledge and capabilities than before, which continue to guide us in times of disaster. With the emergence and rapid threat of COVID-19, we again are leveraging our network to uncover and implement creative solutions to closing during this heightened level of uncertainty.

This forum is designed to promote dialogue and encourage the free flow sharing of ideas so that we can start to ferret out solutions, both nationally and regionally.

SEND US A MESSAGE >>

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- Thursday, April 2, 2020
- 2:00pm-3:00pm
- Webex
- Register
- Show more

7  
APR

### PropLogix Town Hall: Leading & Coaching in a Crisis

- Tuesday, April 7, 2020
- 12:00pm-12:45pm
- Register
- Show more

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