

**ROSE HARRISON GILREATH & POWERS, P.C.**  
**GUIDELINES FOR EFFECTIVE SOCIAL DISTANCING**  
**AT A REAL ESTATE CLOSING**

We are carefully monitoring the local Register of Deeds offices, which are currently all open and operating. As the impact of the Coronavirus develops within our community, we will update our office policies and operation, as may be needed. Please keep in mind at this time, Dare County access is restricted. The latest Dare County updates can be found here: <https://www.darenc.com/>

For the benefit of our clients, Rose Harrison Gilreath & Powers, P.C. will continue to operate and conduct closings as long as we can. During this time, we are moving away from in person closings, and we plan to conduct remote “mail away” closings using UPS overnight delivery whenever possible. We have conducted mail away closings using UPS for years and are equipped to effectuate the same.

But we understand there will be situations where an in-person closing is the only option. In order to best protect our staff, clients, agents, and any third parties who are involved in our office’s real estate transactions, as well as promote social distancing, we have established new office polices.

**HEALTH AND SANITATION PRECAUTIONS FOR IN-PERSON CLOSINGS:**

*On Your Part:*

- **IF YOU ARE SICK OR EXHIBITING SYMPTOMS.** In order to best protect our staff, we ask that any individual who is exhibiting any signs or symptoms of sickness reschedule your closing appointment.
- **IF YOU HAVE HAD CONTACT WITH SOMEONE EXHIBITING SYMPTOMS.** Unfortunately, the best advice from the CDC is to proceed in the same manner as if you were sick.
- **WASH YOUR HANDS.** Prior to engaging in *any closing activity* please thoroughly wash and/or sanitize your hands. These activities include:
  - Handling documents
  - Signing documents
  - Final walk-throughs
  - Entering buildings (doorknobs, elevator buttons)
- **AVOID PHYSICAL CONTACT WHERE POSSIBLE.** Please accept our apologies for not shaking hands and please do not be offended when we decline.
- **AVOID LINGERING IN THE CONFERENCE ROOMS.** Prior to entering the office, please call ahead to facilitate entering the office hands-free and being immediately directed to a conference room. We apologize for any prolonged wait in your car.

### *On Our Part:*

- WE PLEDGE TO FOLLOW THE SAME PROTOCOLS LISTED ABOVE.
- ADDITIONAL STEPS WE WILL TAKE:
  - Spray and/or wipe conference room tables and chairs between closings
  - Spray and/or wipe pens before signing
  - Maintain a distance of at least six feet from other individuals where possible

### **PARTIES AT CLOSING**

- BUYERS/BORROWERS (Refinances). We prefer to handle your closing remotely via UPS overnight.
- If we must close in person, please follow the directions above and bring only the necessary signers to the table. Buyers and Sellers should take particular care to avoid bringing their children to closing.
- SELLERS. We will be limiting in-office appointments for sellers. Sellers are encouraged to sign their seller documents outside of our office and to overnight or hand-deliver the original, notarized documents for closing. This will help to reduce overall traffic and contact.
- REAL ESTATE AGENTS & LENDERS. Please consider phone conferencing or facetime/skype attendance, instead of your physical presence. **Lenders, additional family members, and other third parties will not be allowed to attend closings or appointments.**

### **CLOSINGS AND PHYSICAL LOCATIONS**

- OFFICE HOURS. Our office will continue to be open for closings and our hours will remain **8:30 to 5:00**; however, we are implementing an Appointment Only policy. If you do not have a scheduled appointment, please call or email our office as we will not be able to greet walk-ins. In the event that the Coronavirus continues to spread in our area, we will be limiting our office hours and working from home as much as possible.
- CLOSINGS. **The buyer(s) and/or seller(s) are the only people who should be physically present in our office for those closings or appointments which cannot occur remotely, see above for more details.**
- LENGTH OF CLOSINGS. Our office prides itself on our attorneys' friendliness and desire to educate buyers about the closing process and to explain all closing documents. At this time and in order to shorten the amount of time of closing (and thus lessen exposure), our attorneys will quickly review all documents at closing and will attempt to have any in person client in and out of the office **within 20 minutes**. If you would prefer to read your loan package in advance, please contact your paralegal who can email you the package prior to closing. Keep in mind we sometimes don't receive your lender's loan package until shortly before scheduled closing.
- RECORDING. We will attempt to record electronically where possible to limit additional exposure while at the Register of Deeds. Where "Physical" or "in-person" recording is necessary, we will visit the Register of Deeds **ONLY ONCE A DAY** to limit additional exposure. Please understand that this may delay the recordation and distribution following the closing ceremony.
- TIMING. If it is unavoidable that your closing be rescheduled, please communicate with our office and the other parties. Additionally, if your transaction involves a loan, please consult with your bank regarding the expiration of your interest rate lock.

## FINANCIAL

- CASH CLOSINGS. All cash closings (e.g. not involving a loan) will now be handled remotely, without a physical in-office closing.
- NO PHYSICAL CASH. Physical cash is handled by multiple people every day and can be an opportunity to circulate many germs, not just COVID-19. Please do not present physical cash at the closing, but defer to bank checks and wires, where possible.
  - **Increased use of wires requires additional security around that process.**
  - When sending a wire, please call to confirm the wiring instructions with our office prior to sending.
  - Do not **EVER** totally rely on email for the wiring instructions or our contact information.
- EARNEST MONEY DEPOSITS. If possible, please mail or wire earnest money deposits, if needed. Acknowledgments will be emailed as soon as possible.
- POST-CLOSING CHECKS. **Unless otherwise pre-authorized, Real Estate broker commission checks will be mailed or overnighted and may not be picked up from our office. Sellers who have not previously provided our firm with original, notarize wiring instructions will have their proceeds checks mailed or overnighted. Checks will no longer be available for pick up after closing.**

Thank you for your understanding while we work diligently to ensure that your real estate transactions are not delayed and to do our part in preventing the spread of this problematic virus. Please do not hesitate to call or email with further questions-252.480.1414.