

COVID -19 PROCEDURES

APRIL 1, 2020

UPDATED FEBRUARY 15, 2021

FOR DISTRIBUTION TO ALL CLIENTS, REALTORS, LENDERS AND SERVICE PROVIDERS

Effective immediately neither Robert Calder nor any staff of Calder Law, PLLC will meet in their office face-to-face with Clients, Realtors, Lenders or Service Providers.

To the extent possible all closings will be treated as “Mail Aways” where we email or overnight/Federal Express or USPS mail all the closing documents to the Buyer/Borrower. The only exceptions will be for those of you who cannot print out the documents or cannot arrange a Notary Public to notarize the applicable documents; for those people who cannot print out the documents or cannot arrange for a Notary Public, they will follow the procedures outlined below.

We cannot vouch for any notary service but are aware of:

<http://www.123notary.com/>

For other options you can Google: notary public wilmington nc

We will get the documents to be signed to you as soon as they are available. You should immediately contact your lender representative with any questions about the loan documents. Your Realtor can answer some questions. Robert will answer your “legal” questions.

It may help to know the direct dial numbers for the Calder Law staff:

Annette – 910-726-1313 – Office Manager

Emily – 910-726-1314 – Closing Processor

Cheryl – 910-726-1310 – Closing Asst. Hours 8:00 – 12:00

Dawn – 910-726-1311 - Receptionist

Robert – 910-726-1309 - Attorney

Main Number: 910-763-1683

Fax Number: 910-343-9444

Email: TownPackages@CalderLaw.com

If we **overnight or mail** the docs to you we will also send you copies to retain. The docs will be highlighted where you are to sign, initial and have notarized. **BE VERY CAREFUL THE DOCS ARE EXECUTED FULLY AND CORRECTLY – DOUBLE CHECK THEM – IF THEY ARE NOT, YOUR CLOSING MAY NOT BE ABLE TO BE FINALIZED.** We will have to have a copy of your Driver's License(s) so send that back with the signed loan docs please (your lender may require 2 forms of ID). You can either drop the docs off at our office – we have a table outside our door – or we can send you a return airbill. After the closing is completed we will email or mail you signed copies of the CD/HUD/ALTA Settlement Statement.

If we **email** the docs to you, retain the PDF file as your set of copies. **BE VERY CAREFUL THE DOCS ARE EXECUTED FULLY AND CORRECTLY – DOUBLE CHECK THEM – IF THEY ARE NOT 100% CORRECTLY EXECUTED, YOUR CLOSING MAY NOT BE ABLE TO BE FINALIZED.** We will have to have a copy of your Driver's License(s) so send that back with the signed loan docs please (your lender may require 2 forms of ID). You can either drop the docs off at our office – we have a table outside our door – or we can send you a return airbill. After the closing is completed we will email or mail you signed copies of the CD/HUD/ALTA Settlement Statement.

If you cannot print out the documents or cannot arrange for a Notary Public, you can either pickup the docs from our office and take them to sign and be notarized elsewhere or come to Calder Law to sign. Again, contact the appropriate person with questions immediately. This procedure is as follows:

- To avoid contact with other clients we will schedule the closings where you sign at our office, if we can, two hours apart.
- We will have a table and two chairs set up outside our door. This is inside in a low traffic area. It is well lighted.
- Bring a copy of your Driver's License(s) to send that back with the signed loan docs please (your lender may require 2 forms of ID).
- We will look at your IDs and you through the window by our door to verify your identity.
- The documents to be signed/initialed will be on the table and marked with yellow highlighter dots where to be signed/initialed.

- DOUBLE CHECK THEM – IF THEY ARE NOT 100% CORRECT, YOUR CLOSING MAY NOT BE ABLE TO BE FINALIZED.
- Alert Dawn (Receptionist) when completed.
- Return to the table or your car and await for us to contact you. We will review the docs to assure nothing was missed so if something was you will save a trip and time.

Please be aware that there may be delays in recording and disbursing due to the potential delays in getting the documents to and from all the parties and the lender post-closing approvals. The local Register of Deeds (ROD) are, at this time, still able to take recordings electronically and update their indexes. If any ROD becomes unable to update their indexes (so we cannot viably update the title exam prior to recording) we will have to stop all recordings in that County. Calder Law, PLLC takes no responsibility for any delays in recording or disbursing. In consideration of Calder Law doing what we can to continue toward accomplishing your closing, your willingness to continue toward closing is deemed as holding Calder Law, its staff and Attorney, harmless for any loss, cost or harm caused by these potential delays.

WE WISH YOU AND YOUR FAMILY THE VERY BEST OF FORTUNE IN AVOIDING ANY ILLNESS OF MISFORTUNE DURING THIS UNIQUE AND HORRIBLE OCCURRENCE. STAY SAFE, BE VIGILANT AND GOOD LUCK!