

VATC Underwriting protocol effective: 6/22/2020

Basic premise: As of 6/22/2020 we're back to pre-Covid Emergency conditions. Do what you did in February!

POLICY CHART

Situation 1	Issue Commitment for Expanded OP and issue Expanded Short Form MP
Situation 2	Issue Commitment for Standard OP and issue Short Form Standard MP
Situation 3	Issue Expanded Short Form MP
Situation 4	Issue Standard Short Form MP

1. **Municipal office is physically closed**

- A. No on-line records
 - i. Property may **NOT** be insured. Clerk may NOT provide title searching assistance.
- B. On-line access to both index and records **directly by searcher.**
 - i. Property may be insured only if searcher personally accesses both the index and the records on-line. In other words, **NO** clerk assistance of any kind except that clerk must verify the status of unrecorded documents.
 - a. Purchase: Perform 40 year on-line search:
 - A. Zoning information fully available: **Situation 1**
 - B. Zoning information not unavailable: **Situation 2**
 - b. Refinance: Unless you are relying on back title, perform "2 owner or 10 year search" whichever is shorter:
 - A. Zoning information available: **Situation 3**
 - B. Zoning information unavailable: **Situation 4**

2. **Municipal office is physically open**

- A. On site search: Perform traditional (pre-Covid) on-site title search and issue appropriate policy provided, however, that for a refinance, you may perform a "2 owner or 10 year search" (whichever is shorter).
 - i. Zoning information fully available: **Situation 1**
 - ii. Zoning information not unavailable: **Situation 2**
- B. On-line search: If you choose to do an on-line search instead of an in-person search, follow protocol for #1(B) above.

3. **Affidavits:** The use of "COVID affidavits and/or indemnity agreements" under prior Covid Underwriting Protocols is no longer required.

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