



MICHIGAN ASSOCIATION
of REGISTER OF DEEDS



Michigan's Real Estate Infrastructure is Open for Business!

Michigan's lenders are open for financing, Michigan's title companies are open to provide clear title to homes and properties and Michigan's Register of Deeds offices are open to inspect and record real estate transactions despite limitations on in-person provided services created by the COVID-19 pandemic

LANSING — The leaders of Michigan's real estate records and financial infrastructure, which help keep our property economy functioning behind the scenes, announced that state residents should rest assured they can still conduct a wide range of property transactions across Michigan despite limitations on in-person meetings created by the COVID-19 pandemic, thanks to efforts by the industry to adopt remote processing procedures and the increased ability to use E-Notary services under a recent executive order.

The Michigan Association of Register of Deeds, Michigan Land Title Association, Community Bankers of Michigan, and the Michigan Bankers Association are all working together to ensure that services are still available for residents conducting real estate transactions such as mortgage lending, home refinancing, home and property sales transactions, property transfers, researching land titles, conducting closings, and having records inspected and recorded by county registers of deeds.

While in-person meetings and document signing processes are usually required at several points during real estate transactions, many of these transactions can now be processed electronically during the current health crisis.

This is possible in part due to Governor Whitmer's Executive Order 2020-41, which temporarily eases restrictions on the valid use of electronic signatures and electronic notary services. As a result, many real estate transactions, including lending, mortgage refinancing and real estate sale closing meetings, can be conducted electronically during the COVID-19 crisis.

These transactions are also possible due to the increased use of video conference technology used by banks and title agencies along with efforts by register of deeds offices to adapt to the closure of most county office buildings.

"Michigan's Registers of Deeds, mortgage financing and land title sectors, are typically the unseen backbone of our state's real estate economy, processing secure real estate transactions and transferring the fees and taxes from those transactions to fund important state and county government services," said **Michigan Association of Register of Deeds President Stewart Sanders, the Newaygo County Register of Deeds**. "In the interest of doing everything we can to help Michigan's economy continue to function, we have come together, using new technologies and utilizing of Gov. Whitmer's EO 2020-41 which temporarily eases the restrictions on the use of E-Notary and Remote Online Notary capabilities to help ensure property transactions can continue".

"Gov. Whitmer's authorization of increased use of electronic signatures and electronic notary services now gives us the flexibility with closing meetings to be completed remotely," said **Michigan Land Title Association President Tom Lico, the President and CEO of Capital Title Insurance Agency in Southfield**. "We are open for business and ready to serve our customers despite today's challenging circumstances."

"Michigan's banks are here to help," stated **T. Rann Paynter, President and CEO of the Michigan Bankers Association**. "As the novel coronavirus continues to impact communities across the country and the broader economy, Michigan's banks are also taking steps to respond to the needs of individual and business customers directly affected, while continuing to execute their own business continuity plans under challenging conditions."

Mike Tierney, President and CEO of the Community Bankers of Michigan commented that “Community banks across the state of Michigan have risen to the challenge of keeping Michigan’s economy going and functioning as well as possible under the unique business challenges this crisis has created. Our bankers have worked closely with the Register of Deeds Offices across the state, title companies, and realtors to keep the real estate sector going through all of the challenges each of the groups has faced trying to serve Michigan residents.”

More information can be found below:

Michigan Association of Register of Deeds:

<https://www.mardmi.org>

Michigan Bankers Association:

<https://www.mibankers.com>

Michigan Land Title Association:

<https://www.milta.org>

Community Bankers of Michigan:

<https://www.cbofm.org>

State of Michigan EO 2020-41:

https://www.michigan.gov/whitmer/0,9309,7-387-90499_90705-525178--_00.html

Media Contact: John Sellek, Harbor Strategic Public Affairs, 517-348-5152
