## STG Massachusetts Virtual Acknowledgment Consent

*NOTE: This document must be signed by all Insureds (New Owner/Buyer and/or Lender) at or prior to closing, in all situations where you may notarize documents pursuant to the Massachusetts Act Providing for Virtual Notarization to Address Challenges Related to COVID-19. This document does not need to be acknowledged. You may accept an emailed version of the text in an email from a representative of an Institutional Lender. Please retain a copy in your files and deliver a copy to the New Owner/Buyer, Lender and Seller, if any.*

File No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Insured Owner(s): \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Owner's Policy Amount: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Insured Lender: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Loan Policy Amount: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

This Virtual Acknowledgement Consent relates to the unprecedented circumstances arising out of the Coronavirus (COVID-19) pandemic and its potential impact on your transaction. Massachusetts has authorized, on a temporary basis, the use of audio/visual technology to take acknowledgements on closing documents. What this means is that the person signing the document will not appear in person before the notary public; instead, they will appear on a computer or phone screen. This is not a Remote Online Notarization as wet signatures will be affixed by the borrower/signer and the notary public.

In consideration of the issuance of a policy/policies of title insurance by Stewart Title Guaranty Company and its Policy Issuing Agent \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, if applicable (collectively, "Stewart"), to the owner and/or lender named above, the undersigned acknowledge and agree as follows:

* The documents to be executed by the Borrower, Buyer, or Seller may be executed in accordance with the Massachusetts Act Providing for Virtual Notarization to Address Challenges Related to COVID-19, which can be viewed at the following webpage: <https://malegislature.gov/Bills/191/S2645>
* Notwithstanding any inconsistent contract provisions or instructions given to Stewart regarding the notarial requirements of the closing documents, this Consent controls.
* The Borrower, Buyer, and the Seller (if applicable) agree to cooperate after the closing and will re-sign any closing documents or appear in person to acknowledge any closing documents at the request of Stewart or Lender.

The foregoing does not alter or diminish the coverage under the title insurance policy.

New Owner/Buyer:

Sign here: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print Name:

Sign here: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print Name:

Lender

Sign here: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print Name and Title:

Seller (applicable only if any seller signed document has a virtual acknowledgement)

Sign here: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print Name:

Sign here: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Print Name: