

# Answers to our most Frequently Asked Questions on COVID-19.

**YES, we are open for business!**

## **What if a Shelter in Place order is given?**

The Federal Government, CDC, and the State of Utah have deemed Title Agencies in the Financial Services industry as an "Essential Service" that will remain open if that happens. We will continue to close, record and fund files during this time even with a "stay at home" order.

## **What happens if the county recorder's office closes?**

For now, county recorders are still accepting electronic recordings, however, if a county recorder office closes our national underwriters have committed to insure these transactions with GAP coverage, until that county recorders office re-opens. Gap coverage insures a transaction prior to documents being recorded, is available for owner's and lender's policies.

## **How often is a closing room cleaned?**

Backman is committed to the safety and health of our clients and employees! Backman Title closing rooms are disinfected and sanitized before and after each settlement. We also follow social distancing protocols which means ONLY necessary signers should attend settlement/closing.

## **Can an agent or lender have access to a closing without being there?**

Yes, we use technology (Video Conferencing) so agents, lenders and family members can take part in the settlement and closing.



Check out our website to find answers to our the most asked questions. Go to COVID-19 Response!



# COVID-19 Best Practices

Backman Title follows the recommendations from the CDC and Utah Department of Health to help protect our clients, the public, and our staff, to help reduce the spread of COVID-19.

- Some team members are working remotely. We also follow social distancing guidelines by avoiding close contact with others (health care experts recommend six feet).
- Frequent hand washing with soap and water for at least 20 seconds, especially after going to the bathroom, before you eat, and after blowing your nose, coughing or sneezing.
- Avoid touching your eyes, nose and mouth & covering your mouth or nose when you cough or sneeze.
- Making hand sanitizer and tissues available for team members and guests. Backman Title will continue to monitor recommendations and update policies and procedures as necessary.

For more information please check out our COVID-19 Response at [Backman.com](https://Backman.com). Get answers to our most asked questions.