



The Orange Coast Title Family of Companies have been observing the Coronavirus spread carefully and its impact on our employees, customers, and their families. *Please be aware that all, or most County Recorder's Offices in California are closed to the public effective immediately.*



**BUT, NO NEED TO WORRY,  
OCT IS ABLE TO RECORD AND CLOSE TRANSACTIONS  
DIGITALLY WITH ALL COUNTIES THAT ALLOW.**

Orange Coast Title Family of Companies will **remain open while implementing safety measures** to keep our team, customers and clients as safe as possible. We will be shifting as many team members as we can to working from home in an effort to provide the adequate social distancing recommended by the CDC to stop the spread of COVID-19 in our offices. We are promoting a healthy work environment by following promoted guidelines established by the CDC and WHO. In addition, we are limiting entry to our offices by non-essential personnel for the reasons mentioned above. If we need to accommodate customers we will make arrangements on a case-by-case basis.

During these uncertain times we want to reassure our loyal clients and customers that our commitment to service and closing your transaction is still a top priority. Your patience during the next few weeks is truly appreciated. **We will work to make everything as seamless as possible.**

**Gap Insurance:** In the event that a County is unable to record either in-person, by mail or through eRecordings, OCT, through our underwriters, will insure the gap created by the inability to record. OCT has relationships with underwriters who can provide gap insurance coverage from closing date to actual recording of documents once the County is back in operation. When a Commitment, Preliminary Report, and Closing Protection Letter is appropriately issued and the title file is dated down – our policy and closing letter protections will remain in force as if the transaction was properly recorded on the date of disbursement, where allowed by state law and regulations. All appropriate recordings must be accomplished as soon as the recording entity reopens. Lender's Instructions still apply.

*If you have any questions or concerns about your transaction please contact your OCT or OCT Family of Companies Representative.*

**Be Safe, Be Innovative & Stay Motivated. We will ALL get through this together!**

