



PENNSYLVANIA LAND TITLE ASSOCIATION

March 20, 2020

VIA ELECTRONIC DELIVERY TO: RA-dcexemption@pa.gov

The Honorable Tom Wolf
Governor of the Commonwealth of Pennsylvania
508 Main Capitol Building
Harrisburg, PA 17120

RE: URGENT REQUEST FOR WAIVER FOR REAL ESTATE SETTLEMENT
INDUSTRY

Dear Governor Wolf:

The Pennsylvania Land Title Association (“PLTA”) counts amongst its members businesses and individuals who conduct real estate settlements throughout Pennsylvania. These settlement agents are critical to the closing of real estate purchases and refinances.

We respect the need for Your Order dated March 19, 2020 and appreciate your continued leadership during this crisis. We also appreciate your willingness to promptly review requests for Waivers for critical functions to continue in the Commonwealth in a responsible manner.

Should real estate settlements not be able to proceed, Pennsylvanians will be faced with the prospects of losing down payments, being in contractual breach, or worse yet – homeless if the sale of their current residence just recently settled. Similarly, Pennsylvanians will need the ability to refinance now more than ever to tap equity in their homes if they are faced with disruption to their income. These purchase and refinance transactions cannot close unless a settlement agent is permitted to meet with the seller and/or borrower to execute closing documents.

This function can continue in a safe and responsible manner while these businesses remain closed to the public. Settlement agents can be instructed to only allow entry to signors thereby reducing the amount of people at a closing to as little as two (settlement agent and borrower). Settlement agents can also be instructed to maintain safe social distancing and other mitigation measures at all times including maintaining clean closing environments.

Finally, it would appear settlement agents are contemplated to be Critical Infrastructure Workers as listed within the Critical Infrastructure Guidelines released on March 19th by the US Department of Homeland Security’s Cybersecurity and Infrastructure Security Agency - www.cisa.gov/publication/guidance-essential-critical-infrastructure-workforce.



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Specifically:

- Workers who are needed to process and maintain systems for processing financial transactions and services
- Workers who are needed to provide consumer access to banking and lending services, including ATMs, and to move currency and payments
- Workers who support financial operations, such as those staffing data and security operations centers

We look forward to hearing back from you as soon as possible and welcome the opportunity to speak with you or your staff if you have any questions.

Yours truly,

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