



March 25, 2020

RE: Employees of First International Title Florida & New York

To Whom It May Concern:

First International Title (FIT) is a title insurance company operating within the States of Florida and New York.

Several states across the country have issued stay-at-home orders amid the COVID-19 coronavirus pandemic affecting nearly one in three people. The executive orders only permit “essential businesses” to remain open and follow guidance provided by the U.S. Department of Homeland Security. **According to that guidance, and as further reinforced by United States Secretary of the Treasury Steven Mnuchin’s memo of March 22, 2020, settlement and insurance services are considered "essential". These workers are defined as those who are “needed to process and maintain systems for processing financial transactions and services, such as, payment, clearing and settlement services, wholesale funding, insurance services, and capital markets activities...”**

The offices within FIT network are a settlement service provider insurance agency and clearly fall within the definition of “essential” services as currently defined by the Federal Government during this COVID-19 pandemic episode.

The individual carrying this document is required to travel to work to perform his/her essential activities. The individual cannot work remotely or telecommute due to his/her need to access our office equipment to perform these essential activities including the processing, closing, and funding of real estate settlement transactions. Virtual and teleworking options are utilized by our company as much as possible, and the company employs the suggested countermeasures like social distancing and other hygienic mitigation measures as defined by the Centers for Disease Control to protect workers and patrons.

If there are any questions or concerns about the legitimacy of the individual carrying this document’s need to travel to work to perform his/her job functions, please contact me at 954-905-3881.

Thank you,

Jim Moran

Jim Moran., CEO