



Wisconsin Land Title Association
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Wisconsin Registers of Deeds
Via email only

Re: Maintaining the ability to search public land records during the COVID19 pandemic

Dear Registers,

I'm providing this letter to you on behalf of the Wisconsin Land Title Association and with the intent that you can share this letter with your County Boards. It goes without saying that our economy will be negatively impacted due to the pandemic, but we are trying to find reasonable and safe workarounds to limit the negative economic impact. With that in mind we'd like to take this opportunity to address the real estate and mortgage lending market.

At the intersection of the real estate and mortgage lending market is the land title insurance industry. We provide land record searches and insurance to people buying homes, and lenders providing mortgage loans for home purchases and refinances. Mortgage lenders won't provide the loan without this search and insurance (without the loan the vast majority of home buyers cannot complete the purchase of their new home or refinance their home to take advantage of the record low mortgage rates). In order for us to provide this insurance we need to be able search the public land records through the local Register of Deeds office for a minimum of 40 years, and in some cases 60 years.

This is where COVID19 creates a hurdle. All 72 Register of Deeds in Wisconsin have some of their land records available online for some period of time. It appears that we can perform 60-year searches online in about 42 counties; we can perform 40-year searches online in about 58 counties; but unfortunately, in about 14 counties the online searching capability is less than 40 years. For the counties where we cannot perform an adequate search online, we need to physically access the land records in the local Register of Deeds office to provide the title insurance (without which the mortgage lenders cannot make the loan). This is why we are reaching out to you.

If your County chooses to close its public offices, and your County's land records are not accessible online for a period of at least 60 years, we would ask that in order to keep the economy moving to the extent that our sector can help in this pandemic, you make your Registers offices open to title companies on a reasonable basis. The reasonable basis could be by appointment only or some other rotating basis. You could impose time and sanitary limitations. We are of course willing to work with you in whatever means necessary to make your Registers comfortable, keeping the economy on a positive track. Thank you for your consideration.

Very truly yours,
Wisconsin Land Title Association

A blue ink handwritten signature, appearing to be "Cheri Hipenbecker", written in a cursive style.

Cheri Hipenbecker
President