



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 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.

