



March 24, 2020

Office of Governor Ron DeSantis
State of Florida
The Capitol
400 S. Monroe St.
Tallahassee, FL 32399-0001

Dear Governor DeSantis,

The Florida Association of Mortgage Professionals (FAMP), which has represented Florida's mortgage-related small business including mortgage broker companies, mortgage lenders and loan originators since 1960, is officially requesting a definitional clarification to the term "essential business".

As other states are issuing shelter in place orders in an effort to slowdown the spread of COVID-19, the coronavirus, FAMP wishes to call your attention to the need of keeping the real estate market open and housing-related transactions flowing. Real estate accounts for 25% of the domestic market and will be key to our eventual recovery from this economic downturn.

FAMP respectfully requests that, in any shelter-in-place order given, it is made clear that essential business includes all vendor parties in a real estate transaction. This includes real estate agents, real estate broker companies, loan originators, mortgage processors and underwriters, title agents and title companies, notaries, appraisers, home inspection companies and lastly, the recording departments of all county clerk of courts. County clerks are key to the process of officially recording a real estate transaction and safe recording can be accomplished through electronic or other secure means.

If you have any questions regarding this request, please do not hesitate to contact myself via email at gino@sfsmail.net or via phone at (954) 237-7094.

Sincerely,

Gino Moro
FAMP President