



To Mortgage Field Services Providers:

NAMFS has been closely monitoring the various Executive Orders from State Governors that have been issued regarding the closure of all non-essential businesses. In the review of these orders, we find the services our industry provides to be excluded from the outright closure unless they are unable to follow the guidelines related to social distancing inclusive of working remotely. The basis for this decision comes from the guidance related to services that maintain safety, complete repairs, prevent blight and/or maintain residences/businesses.

NAMFS has submitted a communication to the State of New York requesting confirmation of this position and will provide an update once an answer is received. Included in this request was a question asking what would be needed to provide to authorities should a provider be stopped/questioned. NAMFS continues to have conversations with the NYMBA to coordinate a united response. This collaboration was extended to the national MBA requesting their assistance in confirming/obtaining this clarification for each state where a non-essential closure Executive Order has been issued.

NAMFS understands the final decision on whether to provide services during this pandemic rests with each provider in the value chain. The very nature of the independent contractor relationship supports this directive and as such, NO punitive actions can or should be applied should said company/contractor wish NOT to complete assigned work. NAMFS asks that those providing services notify their clients of their intent/ability to provide services prior to or upon receipt of work so there is an understanding that can be shared with all interested parties.

If you have questions regarding this communication, please contact NAMFS at 888-292-8631 ext. 1 or [eric.miller@namfs.org](mailto:eric.miller@namfs.org)