



Successor Validation Package

Thank you for contacting PNC Bank regarding the transfer to you of an ownership interest in a property which secures a PNC loan with a borrower who is now deceased. Please accept our sincere condolences for your loss.

PNC is committed to helping our borrowers' successors in interest. A successor in interest is an individual who receives an ownership interest in a property securing a PNC Bank mortgage or home equity loan or line when the interest was transferred in one of the following ways: upon the death of a relative, joint tenant, or tenant by the entirety; as a result of a divorce or legal separation; upon a transfer to an *inter vivos* trust under certain conditions; or upon the transfer from a borrower to a spouse or child.

To further assist you, we must confirm your successor in interest status by validating your identity and ownership interest in the property. Please provide us with the following required information:

- A copy of the borrower's Death Certificate.
- A completed PNC Intent Questionnaire (enclosed) stating your intentions regarding the property.

Additionally, please review the specific circumstances listed below and provide us with the appropriate documentation for the option that best describes your situation:

Joint Tenant with Right of Survivorship or Tenant by the Entirety:

- Provide a copy of the recorded Deed for the property showing that you and the borrower were Joint Tenants with Right of Survivorship or Tenants by the Entirety. For example, a Deed transferring the property to a married couple that states they are husband and wife, tenants by the entirety(ies), or joint tenants with right of survivorship.

If the borrower's Estate is administered through the Probate Court:

- Provide proof of appointment as the personal representative of the Estate, e.g., executor or administrator. These are typically known as Letters Testamentary or Letters of Administration and are issued by the court.
- If the property will be distributed pursuant to a Will, provide a copy of the probated Will with proof of filing date after the date of death.

If there is a Trust:

- Provide a copy of the complete Trust Agreement establishing the authority of the trustee and the identity of the trustee or provide a certificate of trust which includes the disposition of the property from the trust. If this is a pour over trust from a will, you must also provide a copy of the borrower's probated Will.
- Provide a copy of the recorded Deed transferring the property to the trustee of the trust.
- If the property securing the loan has already been distributed from the trust to a beneficiary, also provide a copy of the recorded Deed from the trustee to the beneficiary.

If the above situations are not applicable to you, please confirm in writing **that no estate will be established**. Additionally, if you received the ownership interest in the property as a result of your relationship with the borrower without a probated Will, please review the following information and provide the appropriate documentation, based on your specific circumstances:



Spouse of Borrower:

- Provide a copy of your Marriage Certificate if you and the borrower did not own the property as Tenants by the Entirety or as Joint Tenants with Right of Survivorship; **AND**
- Provide written confirmation that you were still married when the borrower died.

Domestic Partner of Borrower:

- Provide a copy of your Declaration of Domestic Partnership; **AND**
- Provide written confirmation that you were still domestic partners when the borrower died.

Child of Borrower:

- Provide a copy of your Birth Certificate.

Parent of Borrower:

- Provide written confirmation that the borrower had no surviving spouse and no surviving child or grandchild; **AND**
- Provide a copy of the borrower's Birth Certificate.

Sibling of Borrower:

- Provide written confirmation that the borrower had no surviving spouse, no surviving child or grandchild, and no surviving parents; **AND**
- Provide a copy of the borrower's Birth Certificate; **AND**
- Provide a copy of your Birth Certificate.

Grandchild of Borrower:

- Provide a copy of the Birth Certificate and Death Certificate of your parent who was the borrower's child. The Death Certificate must reflect that your parent died prior to the borrower; **AND**
- Provide a copy of your Birth Certificate.

This information will further help us update our system of records appropriately and assist with continued servicing of the loan.


IMPORTANT: Normal servicing of the loan will continue, which may include collection and foreclosure proceedings as well as negative credit bureau reporting, if applicable, while your request is reviewed. By providing telephone numbers to PNC Bank, now or at any later time, you authorize PNC Bank and its affiliates and designees to contact you regarding the borrower's loan and any accounts you have with PNC Bank and its affiliates at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell, VoIP or other wireless phone numbers, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or messages.



 Please send the requested documents and information, along with the completed intent questionnaire, to Customer Service at:


PNC Bank
P.O. Box 1820
Dayton, OH 45401-1820

 Or you can fax this information to: 1-833-299-6176

 If you have any questions, please call:

Mortgage: Customer Service at 1-800-822-5626,
Monday - Thursday, 8:00 a.m. - 9:00 p.m.,
Friday, 8:00 a.m. - 5:00 p.m. and Saturday, 9:00 a.m. – 2:00 p.m. ET.

Home Equity: Customer Care 1-888-PNC-BANK (1-888-762-2265),
Monday - Friday, 7:00 a.m. - 10:00 p.m. and
Saturday – Sunday, 8:00 a.m. - 5:00 p.m. ET.

 To request information or notify us of an error regarding this account, please send a written request/notice to:

PNC Bank
P.O. Box 8807
Dayton, OH 45401-8807

Sincerely,

Customer Service Department
PNC Bank, N.A.

Enclosure



**SUCCESSOR IN INTEREST
INTENT QUESTIONNAIRE**

To further assist you with your successor in interest request, please review and complete the following Successor in Interest Intent Questionnaire:

(Please print clearly)

Your Name (First Name/Middle Initial/Last Name):

Contact Phone Number: _____

Mailing Address:

E-mail Address (Optional): _____

Your Date of Birth (MM/DD/YYYY): _____

Loan Number: _____

(Please provide if known. If you do not know, please leave blank.)

Property Address:

By providing telephone numbers to PNC Bank, now or at any later time, you authorize PNC Bank and its affiliates and designees to contact you regarding the borrower's loan and any accounts you have with PNC Bank and its affiliates at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell, VoIP or other wireless phone numbers, or by sending prerecorded messages or text messages, even if charges may be incurred for the calls or messages.

Will an Estate be established?

Yes If yes, please provide us with copies of letters testamentary or letters of administration appointing you as the executor or administrator of the estate.

No If no, please state your relationship to the deceased borrower: _____

N/A If the transfer of ownership is not related to the death of a borrower, please state your relationship to the transferring borrower: _____

Do you currently occupy the property as a primary residence or intend to do so?

Yes

No If no, please state whether the property is currently vacant or, if occupied by someone else, please identify the occupant: _____



IF THE PROPERTY IS VACANT, WE MAY BE REQUIRED TO TAKE ACTIONS TO SECURE THE PROPERTY TO PREVENT DAMAGE AND AVOID MUNICIPAL VIOLATIONS AND/OR CITATIONS.

If you indicated above that the property is vacant, please confirm if you are maintaining the property. This includes but is not limited to overall interior maintenance, continuing utility service, and exterior lawn maintenance.

- Yes** I am accepting responsibility for maintaining the property and do not require PNC to secure and/or maintain the property.
- No** I am not maintaining the property and authorize PNC to secure the property.

Do you intend to: (Please choose one option)

- Keep the Property** (If checked, go to the "Keep the Property" section below)
- Liquidate the Property** (If checked, go to the "Liquidate the Property" section below)
- Payoff the Loan** (If checked, go to the "Payoff the Loan" section below)

KEEP THE PROPERTY

Are you able to keep the loan current by paying any past due amounts and all future payments?

- Yes**
- No** If no, we will send you a hardship assistance application once you are confirmed as a successor in interest. Please complete and return it, along with the requested documents, so that we may review the account for possible loss mitigation options.

LIQUIDATE THE PROPERTY

1. Are you planning to sell the property?

- Yes** Please pay any past due amounts and all future payments to prevent foreclosure proceedings from occurring. Please continue to the next question.
- No** Please continue to the next question.

2. Would you like information regarding potential loss mitigation options that may be available to assist in liquidating the property?

- Yes** If yes, we will send you a hardship assistance application once you are confirmed as a successor in interest. Please complete and return it, along with the requested documents, so that we may review the account for possible loss mitigation options.
- No**



Payoff the Loan

Do you intend to satisfy the balance owed on the loan?

- Yes** A payoff quote will be ordered and provided to you once you are confirmed as a successor in interest.
- No**

Thank you for completing the intent questionnaire.

 **Please send the requested documents and information, along with the completed intent questionnaire, to Customer Service at:**


PNC Bank
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Dayton, OH 45401-1820

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