



Updating Mortgage Information Following a Death

We're very sorry for your loss and understand this may be a difficult time for you. We're committed to helping you complete your request as quickly and easily as possible.

This guide will help you add a successor trustee authorized to receive loan information following the death of a customer(s).

Form included:

- Cover Sheet

WE'RE HERE TO HELP

This guide will walk you through the process, provide and explain the necessary forms and serve as a road map for you to complete your request.

Remember, we're available to answer your questions— call us at 888.969.1399.

PLEASE NOTE

This request doesn't change who is financially responsible for the loan. To do this, you'll need to apply for a loan assumption. Please call us at 888.969.1399 to confirm this option is available for this loan type and request an Assumption Application Package.



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319 Oak Street, Berea, KY 40403
888.969.1399 | www.fahe.org

How to Add A Successor Trustee Authorized to Receive Loan Information Following the Death of a Customer(s)

This request is to add an appointed **successor trustee** authorized to receive loan information following the death of a customer(s).

Please note we can't issue an IRS Form 1098 (Mortgage Interest Statement) if the name in the primary borrower position isn't an individual.

What you need to do:

Please send us:

- A completed **Cover Sheet** (which is included in this guide)
- A copy of the certified death certificate for the deceased customer(s), if you haven't already provided it

And a copy of one of the following:

- A court order appointing a successor trustee, or
- A **trust agreement** that lists the successor trustee

Please note: If you only wish to receive payment or loan payoff information, please send us a copy of the document that shows your interest in the property. For example:

- An executed will, or
- A deed, or
- A court order, or
- An affidavit of heirship

You can fax or mail these documents to:

FAX:
859.228.2148

EMAIL:
loanservicing@fahe.org

MAIL:
Fahe
Attn: Loan Servicing Department
319 Oak Street
Berea, KY 40403

OVERNIGHT MAIL:
Fahe
Attn: Loan Servicing Department
319 Oak Street
Berea, KY 40403

Successor trustee—someone who assumes control/fiduciary responsibility of a trust and is responsible for ensuring that the property is distributed and cared for according to the terms of the trust.

Trust agreement—includes the names of the trustees/beneficiaries, describes the trust property and provides the terms of the property transfer (not applicable in Illinois, Nevada, California or Utah).



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Frequently Asked Questions

My parents had a Fahe mortgage loan and both have passed away. I'd like to take over the financial responsibility for the loan—what do I need to do?

To remove your parents' names from the loan and make yourself financially liable for the loan, you'll need to apply for a loan assumption. Please call us at 888.969.1399 to request an Assumption Application Package.

What if the customer on the account is deceased and I want to be added to the account, but I'm not the authorized trustee?

Only an appointed successor trustee who provides the required documents can be added as a successor trustee following the death of a customer.

Where can I get the documents you requested—the recorded affidavit listing the successor trustee, the court order appointing a successor trustee or the recorded trust agreement?

These are usually included with the estate-planning documents of the person who has passed away. They're typically provided to a successor trustee by the attorney or accountant who established the trust.

Can I provide photocopies of the documents you're requesting?

Yes, you can just make a copy of the death certificate (if you haven't already provided it), as well as the recorded affidavit, court order or recorded trust agreement, and send them to us.

Does owning a property and being liable for mortgage payments mean the same thing?

No. You can be the property owner without being directly liable for making payments. However, the property is still subject to the terms of the mortgage and payments should be made to keep the loan in good standing.

My spouse and I have a Fahe mortgage loan and my spouse has passed away. I'd like to have my spouse's name removed from loan communications—what do I need to do?

To remove the name of your spouse from the loan, please call us at 888.969.1399 to request the guide explaining how to remove the name of a deceased customer from loan communications.

Do you charge a fee for making changes following the death of a customer(s)?

No, we don't charge a fee for these changes.

What if I still have questions?

You can call us at 888.969.1399.



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Cover Sheet

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Add a successor trustee authorized to receive loan information following the death of a customer(s)

Please complete and include this Cover Sheet with your documents.

Date (MM/DD/YYYY): _____

Loan number: _____

Requestor name: _____

Relationship to deceased customer(s): _____

Address: _____

Phone number*: _____

You can fax or mail these documents to:

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Attn: Loan Servicing Department
319 Oak Street
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*When you give us your mobile number, we have your permission to contact you at that numbers about all your Fahe accounts. Your consent allows us to use text messaging, artificial or prerecorded voice messages and automatic dialing technology for information and account service calls, but not for telemarketing or sales calls. It may include contact from companies working on our behalf to service your accounts. Message and data rates may apply. You may contact us anytime to change these preferences.



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