

# SUCCESSOR IN INTEREST

A successor in interest is someone with an ownership interest in the property even though they may not be obligated to repay the loan.

You may qualify as a successor in interest to a property if an ownership interest in the property was transferred to you in one of these ways:

- As a result of the death of a co-owner of the property
- As a result of the death of a relative
- By a spouse or parent
- As a result of divorce or legal separation
- Through a living trust

You may request "successor in interest" status by completing the cover sheet and application on pages 4-6. If we confirm you as a successor in interest to a property, we will send you communications and information about the mortgage loan secured by the property.

If you have requested information on the loan, you may resubmit a request for that information once you have been confirmed as a successor in interest.

Please note: this request does not change who is financially responsible for the loan.

## Applying for Successor in Interest Status

If you believe you are a successor in interest, the Bank must receive a written request from you.

For the Bank to review your request to be a successor in interest, you must complete and return these items:

- A completed Successor in Interest Cover Sheet (page 4)
- A notarized Applicant Identification Form (page 5)
- Required documents (see below for the specific documentation required for your situation)

The documents listed below for each situation are representative of the documents required to confirm a successor in interest but are not exhaustive. Depending on the state in which the property is located and type of successor in interest, other documents not listed below may be acceptable. If you have any questions about the documents required for your situation, please call us at 888.549.1127.

## Required Documents – by Situation

**Transfer resulting from death of a co-owner of the property, such as a joint tenant (two or more individuals own equal interests in the property) or tenant by the entirety (both people have equal 100% interest in the property).**

- A certified copy of the death certificate, and
- A copy of the most recently executed deed showing (i) that you and the deceased were joint tenants or tenants by the entirety, (ii) you and the deceased held title as community property, or (iii) a transfer of the deceased customer's interest in the property upon their death

### **Transfer upon the death of a relative**

- A certified copy of the death certificate,
- Document confirming you are a relative of the deceased customer (e.g., copy of birth certificate or marriage license), and
- One of the following:
  - A copy of Letters of Administration or Letters Testamentary, (which authorizes a person(s), to act as the personal representative of the decedent's estate) and either a copy of the will (if it isn't in the Letters of Testamentary) or an affidavit confirming you as an heir or beneficiary of the deceased customer
  - A court order or other judicial determination of heir showing the title going to you
  - A copy of a Trust Agreement or Trust Certification signed by the trustee, showing you as the beneficiary
  - If available, a copy of the most recently executed deed conveying title to you

### **Transfer from a spouse or parent**

- Document confirming you are a spouse or child of the living customer, and
- A copy of the most recently executed deed transferring the title to you

### **Transfer resulting from divorce or legal separation**

- A copy of the most recently recorded deed transferring title from the customer to you and a copy of a marriage certificate or other confirmation that you are a spouse or former spouse of the customer, or
- A copy of a divorce decree, legal separation agreement or property settlement agreement showing title to the property going to you

### **Transfer to a living trust**

- Trust Agreement or Trust Certification signed by trustee
- If the customer is not the trustee, certification in writing that there has been no change to the customer's rights of occupancy in the property as a result of the transfer into the trust

## **Frequently Asked Questions**

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

No. You can be the property owner without being liable for making the 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. If the loan is not kept current, it could affect your ownership.

### **I would like to have financial responsibility for the loan – what do I need to do?**

Please call us at 888.549.1127.

### **Can I receive loan information if I'm not a family member?**

Yes, if you are a successor in interest, trustee or appointed fiduciary of the deceased customer's estate.

### **Why do you need proof of relationship?**

We need to verify your identity to protect our customer's information.

### **How do I know if the loan is current?**

We can disclose loan status once we confirm you as a successor in interest.

### **Can I provide photocopies of the requested documents?**

Yes, photocopies are acceptable.

### **How do I get a copy of the executed deed for the property?**

Contact the recorder's office for the county where the property is located.

### **Do you charge a fee for making changes to the account?**

No.

### **What if I still have questions about the mortgage loan?**

Please call us at 888.549.1127.

## Successor in Interest Cover Page

Please complete and include with the documentation outlined above.

Date

Requestor name

Relationship to customer

Property address you are inquiring about

Mailing address for successor in interest

Physical home address for successor in interest

Country of citizenship

Email address

Loan number

Phone number

Mobile phone number

Please submit required documentation by mail or email to the address below:

S&T Bank  
Loss Mitigation Department  
Attn: Manager  
355 N. 5<sup>th</sup> Street  
Indiana, PA 15701

[LossMitigation@stbank.com](mailto:LossMitigation@stbank.com)



## Application Identification Verification Form

*This form must be completed and notarized to proceed with any name change request.*

### Identification information

Loan number

#### Applicant 1

Name

Social Security Number

Date of birth

***For US citizens and permanent resident aliens,  
please check one:***

Driver's license

State ID

Military/Government ID

Passport

*Please ensure the document used for identification  
verification by the notary is checked here.*

***For nonpermanent resident and nonresident aliens***

Passport number

Passport issue date

Passport expiration date

Passport county/state issue authority

#### Applicant 2

Name

Social Security Number

Date of birth

***For US citizens and permanent resident aliens,  
please check one:***

Driver's license

State ID

Military/Government ID

Passport

*Please ensure the document used for identification  
verification by the notary is checked here.*

***For nonpermanent resident and nonresident aliens***

Passport number

Passport issue date

Passport expiration date

Passport county/state issue authority

Applicant 1 Signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant 2 Signature \_\_\_\_\_ Date \_\_\_\_\_

## Acknowledgements

COMMONWEALTH OF PENNSYLVANIA }  
 }  
 } SS:  
COUNTY OF \_\_\_\_\_ }

On this, the \_\_\_\_ day of \_\_\_\_\_, 2024, before me a Notary Public the undersigned officer, personally appeared \_\_\_\_\_, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument and acknowledge that he executed the same for the purpose therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Notary Public

## My Commission Expires