

[Your Name/Representative Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Lender or Servicer Name]

[Loss Mitigation/Successor in Interest Department]

[Address]

[City, State, Zip Code]

RE: Notice of Heirship and Request for Payoff Statement / Loss Mitigation Options

Deceased Borrower: [Full Name of Deceased]

Loan Number: [Account Number]

Property Address: [Full Property Address]

To Whom It May Concern,

I am writing to formally notify you that the borrower of the above-referenced loan, [Name of Deceased], passed away on [Date of Death]. I am writing in my capacity as the [Legal Heir / Executor / Successor in Interest] for the estate.

I am currently evaluating the options regarding the property and the outstanding mortgage. To assist in this process, please provide the following information and documents:

1. **Official Payoff Statement:** A formal statement detailing the total amount required to pay the loan in full, including all principal, interest, fees, and daily per diem rates, valid through [Date].
2. **Successor in Interest Application:** The necessary forms and a list of required documentation to officially confirm my status as a Successor in Interest under CFPB guidelines.
3. **Loss Mitigation Options:** Information regarding available options for heirs, including but not limited to loan assumption, loan modification, short sale, or deed-in-lieu of foreclosure.
4. **Verification of Debt:** A current breakdown of the total amount owed, including any escrow shortages or corporate advances.

Attached to this letter, please find a copy of the Death Certificate and [mention other documents, e.g., Letters Testamentary or Small Estate Affidavit] confirming my legal authority to receive this information.

Please pause any pending foreclosure proceedings or late fee accruals while this transition of interest is being processed. I look forward to receiving the requested information within [Number] business days.

Sincerely,

[Signature]

[Printed Name]