[Date]

[Spouse Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

Re: Loan Number: [Loan Number]
Property Address: [Property Address]
Deceased Borrower: [Deceased Borrower Name]

Dear [Spouse Name],

Please accept our condolences for your loss. We are writing to provide you with information regarding the existing mortgage loan on the property mentioned above and your options for assuming legal responsibility for the debt as a surviving spouse.

Under federal law and investor guidelines, you may have the right to keep the current mortgage in place and continue making payments. Below are the primary options available to you:

- **Simple Assumption (Succession of Interest):** You may assume the mortgage and continue the existing terms, interest rate, and payment schedule. This process formally adds your name to the loan as a responsible party.
- **Assumption with Loan Modification:** If the current monthly payments are not affordable, you may apply for a loan modification simultaneously with the assumption process to evaluate if a lower payment is possible.
- **Refinance:** You may choose to apply for a new mortgage in your own name to pay off the existing debt.
- **Payoff:** You may pay the remaining balance of the loan in full.

To begin the process, please provide the following documentation:

- A certified copy of the Death Certificate.
- Documentation confirming your legal interest in the property (such as a Quitclaim Deed, Will, or Probate Order).
- A completed Successor in Interest application (enclosed).

We are here to assist you through this transition. If you have any questions or wish to discuss these options further, please contact our Successor in Interest Department at [Phone Number] between the hours of [Hours of Operation].

Sincerely,

[Name of Contact Person/Department]
[Mortgage Company Name]