

### What is successor in interest?

A “successor in interest” simply refers to a person who has acquired property previously held by someone else. A successor in interest is someone with an ownership interest in the property, even though they may not be obliged to repay the loan. You may qualify as a successor in interest 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 this application. 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.

This request does not change who is financially responsible for the loan.

### Questions?

Please call us at (877) 284-5965 or  
email [mortgageservicing@bankatfirst.com](mailto:mortgageservicing@bankatfirst.com).

## Applying for successor in interest status

Our goal is to make your application process easy so that you can move forward with managing the property.

If you feel you qualify for successor in interest status for a mortgage held by First Financial Bank, we must receive your formal request.

### Simply sign, date, and return these items:

- ① A completed Cover Sheet
- ② A notarized Applicant Identification Verification Form
- ③ The documents listed below that apply to 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, documents not listed below may be acceptable. Please note that estate documentation and forms can vary greatly from state-to-state, if you inherited the property from an estate we recommend you consult the estate's attorney on what documentation you may need.

Follow the document guidelines that most closely fit your situation. If you're not sure, please call our loan servicing group for assistance.

#### *Transfer resulting from death of a co-owner of the property, such as a joint tenant or tenant by the entirety*

- 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 client'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 client (e.g., copy of birth certificate or marriage license), and
- One of the following:
  - A copy of Letters of Administration or Letters Testamentary and either a copy of the will (if it isn't in the Letters Testamentary) or an affidavit confirming you as an heir or beneficiary of the deceased client
  - 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 a 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 client, 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 client to you and a copy of a marriage certificate or other confirmation that you are a spouse or a former spouse of the client, 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 client is not the trustee, certification in writing that there has been no change to the client's rights of occupancy in the property as a result of the transfer into the trust

## Frequently asked questions

**Q.** *Can I provide photocopies of the documents you are requesting?*

**A.** Yes, we will accept photocopies of documentation. Please call us if you are being added because all the borrowers are deceased, and you are having trouble finding the death certificate.

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

**A.** No. You can be the property owner without being 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. If the loan is not kept up to date, it could affect your ownership.

**Q.** *How do I know if the loan is up to date?*

**A.** If we confirm you as a successor in interest, we can provide information to you about the loan status.

**Q.** *How can I assume financial responsibility for the loan?*

**A.** If you would like to have financial responsibility for the loan, please call us at (877) 284-5965 so that we can review your options.

**Q.** *Why do you need proof of relationship?*

**A.** We need to verify your identity to protect our client's information.

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

**A.** Yes, provided you are a successor, trustee, or appointed as a fiduciary of our deceased client's estate we can release loan information.

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

**A.** Contact the recorder's office for the county in which the property is located.

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

**A.** No, we do not.

### More questions?

Please call us at (877) 284-5965 or  
email [mortgageservicing@bankatfirst.com](mailto:mortgageservicing@bankatfirst.com).

## Updating mortgage Information

Add your name to the account so you can manage it and receive communications but not take on financial liability.

**PLEASE COMPLETE AND INCLUDE WITH YOUR DOCUMENTS**

Date:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Requestor name:

Relationship to client(s):

Property address:

Mailing address for successor in interest:

Country of citizenship:

Email address:<sup>1</sup>

Loan number:

Phone number:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Mobile phone number:

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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**HOW TO SEND**

**Fax:**

(513) 217-6922

**Mail:**

First Financial Bank  
Loan Servicing Department  
225 Pictoria Dr., Suite 700  
Cincinnati, OH 45246

**Exclusive address for Notices of Error and Requests for Information:**

First Financial Bank  
Loan Servicing Department  
225 Pictoria Dr., Suite 700  
Cincinnati, OH 45246

<sup>1</sup>When you give us your email address, we have your permission to contact you at that address about all your First Financial Bank accounts. Your consent allows us to use email for informational and account service correspondence, but not for telemarketing or sales emails. It may include contact from companies working on our behalf to service your accounts. You may contact us anytime to change these preferences.

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

**Part I — Identification (all applicants)**

**Loan number:** \_\_\_\_\_

Applicant 1	Applicant 2
Name: _____	Name: _____
Social Security Number: <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Social Security Number: <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date of Birth: <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date of Birth: <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<p><b>For U.S. citizens and permanent resident aliens, please check one:</b></p> <p><input type="checkbox"/> Driver's License      <input type="checkbox"/> State ID</p> <p><input type="checkbox"/> Military/Government ID      <input type="checkbox"/> Passport</p> <p><i>Please ensure the document used for identification verification by the notary is checked here.</i></p>	<p><b>For U.S. citizens and permanent resident aliens, please check one:</b></p> <p><input type="checkbox"/> Driver's License      <input type="checkbox"/> State ID</p> <p><input type="checkbox"/> Military/Government ID      <input type="checkbox"/> Passport</p> <p><i>Please ensure the document used for identification verification by the notary is checked here.</i></p>
<p><b>For non-permanent residents and non-residential aliens:</b></p> <p>Passport number: _____</p> <p>Passport issue date: _____</p> <p>Passport expiration date: _____</p> <p>Passport county/state issue authority: _____</p>	<p><b>For non-permanent residents and non-residential aliens:</b></p> <p>Passport number: _____</p> <p>Passport issue date: _____</p> <p>Passport expiration date: _____</p> <p>Passport county/state issue authority: _____</p>

Applicant 1	Applicant 2
Name: _____	Name: _____
Social Security Number: <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Social Security Number: <input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Date of Birth: <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date of Birth: <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
<p><b>For U.S. citizens and permanent resident aliens, please check one:</b></p> <p><input type="checkbox"/> Driver's License      <input type="checkbox"/> State ID</p> <p><input type="checkbox"/> Military/Government ID      <input type="checkbox"/> Passport</p> <p><i>Please ensure the document used for identification verification by the notary is checked here.</i></p>	<p><b>For U.S. citizens and permanent resident aliens, please check one:</b></p> <p><input type="checkbox"/> Driver's License      <input type="checkbox"/> State ID</p> <p><input type="checkbox"/> Military/Government ID      <input type="checkbox"/> Passport</p> <p><i>Please ensure the document used for identification verification by the notary is checked here.</i></p>
<p><b>For non-permanent residents and non-residential aliens:</b></p> <p>Passport number: _____</p> <p>Passport issue date: _____</p> <p>Passport expiration date: _____</p> <p>Passport county/state issue authority: _____</p>	<p><b>For non-permanent residents and non-residential aliens:</b></p> <p>Passport number: _____</p> <p>Passport issue date: _____</p> <p>Passport expiration date: _____</p> <p>Passport county/state issue authority: _____</p>

**Part II — Certification of Resident Alien Status** (additional identification for permanent resident aliens – from the Resident Alien Card)

Applicant 1		Applicant 2	
Name:		Name:	
Resident Alien card number:		Resident Alien card number:	
Issue date:	Exp. date:	Issue date:	Exp. date:

Applicant 3		Applicant 4	
Name:		Name:	
Resident Alien card number:		Resident Alien card number:	
Issue date:	Exp. date:	Issue date:	Exp. date:

**Part III — Certification of Immigration Status** (additional identification for non-permanent residents and non-resident aliens)

Applicant 1		Applicant 2	
Name:		Name:	
Visa classification on passport: <input type="checkbox"/> Yes <input type="checkbox"/> No		Visa classification on passport: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Visa classification number:		Visa classification number:	
Valid-through date:		Valid-through date:	
1-94 admitted-until date:		1-94 admitted-until date:	

Applicant 3		Applicant 4	
Name:		Name:	
Visa classification on passport: <input type="checkbox"/> Yes <input type="checkbox"/> No		Visa classification on passport: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Visa classification number:		Visa classification number:	
Valid-through date:		Valid-through date:	
1-94 admitted-until date:		1-94 admitted-until date:	

**If a change to the mailing address is being requested, please provide the new information below:**

Street address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ ZIP code: \_\_\_\_\_

Applicant 1 signature: \_\_\_\_\_

Applicant 2 signature: \_\_\_\_\_

Applicant 3 signature: \_\_\_\_\_

Applicant 4 signature: \_\_\_\_\_

I hereby acknowledge that I have reviewed the identification documents (driver's license, passport, state and/or other government-issued picture ID) for the applicant and co-applicant(s), if applicable, and the information provided on this Application Identification Verification Form matches the identification documents provided.

Notarized by: \_\_\_\_\_ Notary seal: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_