



Are You a Successor In Interest?

Federal law provides important protections to successors in interest. Redstone is required to respond to certain written requests from a person that may be a potential successor in interest to the real estate. This form shows the steps to take if you receive an interest in a property from a borrower of a Redstone mortgage loan and you would like to take some action on the loan or you have a request for information about such a loan.

You must submit a confirmation request in writing to the following address:

Redstone Federal Credit Union
Attn: Mortgage Loan Servicing
220 Wynn Drive
Huntsville, AL 35893

In your letter, please state your confirmation request and provide the following information/documentation:

- **Required information:**
 - Your name
 - A copy of your non-expired, government-issued picture ID (examples: driver's license, passport)
 - Your Social Security number
 - Your home address, and
 - The mortgage loan's account number
- **A description of the type(s) of ownership interest transfer(s):**

The following are examples of ownership interest transfers that might apply:

 - A transfer by devise, descent, or operation of law on the death of a joint tenant or tenant by the entirety
 - A transfer to a relative resulting from the death of a borrower
 - A transfer resulting from a decree of a dissolution of marriage, legal separation agreement, or from an incidental property settlement agreement, by which the spouse of the borrower becomes an owner of the property
 - A transfer into a living trust in which the borrower is and remains a beneficiary and which does not relate to a transfer of rights of occupancy in the property. The beneficiaries of the living trust may be considered successors in interest.
- **Supporting documentation:**

The following are examples of types of documentation that may support your request:

 - Death certificate of the borrower(s)
 - Executed will and letters of testamentary or other documentation from a probate court
 - Trust documentation
 - Divorce decree
 - Affidavit of heirship
 - Any other evidence of your legal interest as the successor

Important Note: Copies of the entire legal documents are required. **DO NOT** send originals of any supporting documentation. We will promptly investigate your request and respond to you in a timely manner.

Please answer the questions on the following page to assist Redstone in making the successor in interest determination.

You may be asked to provide documentation that supports your answers below. If you do not know the answer to a question, please write "N/A."

1. Is anyone living at the property?

2. Who owns the property? If there is more than one owner, please list them all.

3. What was each owner's relationship to the borrower? For example, was the owner a friend, spouse, co-borrower, child, parent, etc.?

4. What happened to cause the ownership of the property to be transferred?

5. Is the property owned only by the borrower's estate? Please check one: Yes No

a. If yes, what will the estate be doing with the property, and who will receive the property?

6. Is the property under foreclosure?

7. Is anyone other than the borrower on the deed?

Please provide your contact information below:

Name: _____ Phone: _____ Email: _____

Mailing Address: _____

If an individual is confirmed as a successor in interest, they must sign and return the **acknowledgement form** provided by RFCU® upon confirmation. After that, the individual will be able to receive notices and communications, as applicable, such as: escrow accounts, mortgage servicing transfers, timely escrow payments and treatment of escrow account balances, force place of insurance, ARM notices, escrow account cancellation notices, periodic statements, early intervention requirements (includes live contact), and payoff statements.

Important Note: By giving us your telephone number, you are affirming that you have the right to provide consent for Redstone Federal Credit Union® and any related affiliates/third parties to contact you on the mobile phone number, including a residential number. You agree to contact via automated telephone dialing (auto dialer), text messages, or prerecorded or artificial messages for any reason, except marketing, and understand your mobile provider may assess message or data rates. You may revoke this consent for calls (except calls made for emergency purposes) at any time by 1) sending written notification to: **Redstone Federal Credit Union, ATTN: Member Support Services, 220 Wynn Drive, Huntsville, Alabama 35893**; 2) calling the credit union at **256-837-6110**; 3) emailing us at info@redfcu.org; 4) or by visiting a branch near you.