



HOW TO BECOME A SUCCESSOR IN INTEREST

A successor in interest is someone with an ownership interest in the property, even though they are not obliged 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 several 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

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 questions, please call us at 1-855-595-6949.

**THIS REQUEST DOES NOT
CHANGE WHO IS
FINANCIALLY RESPONSIBLE
FOR THE LOAN.**

All applicants must sign, date and return these items:

- A completed Cover Sheet
- An Applicant Identification Form including a copy of appropriate identification as selected on the form.
- 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 all-inclusive. Depending on the state in which the property is located, documents not listed below may be needed. If you have questions about documents required for your situation, please call us at 1-888-595-6949.

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 customer's interest in the property upon their death

Transfer upon the death of a relative

- A certified copy of the death certificate,
- 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 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 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 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 a 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 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.

I would like to have financial responsibility for the loan — what do I need to do?

Please call us at 1-888-595-6949. We will discuss your options with you.

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

Yes, as long as you are a successor, trustee, or appointed as a 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 up to date?

We can tell you about the loan status if we confirm you as a successor in interest.

Can I provide photocopies of the documents you are requesting?

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

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 1-888-595-6949; we are here to assist you.



COVER SHEET

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:

| |

Requestor name:

Relationship to customer(s):

Property address:

Mailing address for SII:

Country of citizenship:

Email address:

Loan number:

Phone number:

| |

Mobile phone number:

| |

HOW TO SEND

Fax:

1-513-741-6255

Mail:

Guardian Savings Bank
2774 Blue Rock Rd
Cincinnati, OH 45239
Attn: Successor

Take to any one of our local Guardian branch locations.





APPLICANT IDENTIFICATION VERIFICATION FORM

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

Part I — Identification Information (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"/>
For U.S. citizens and permanent resident aliens, please check one: <input type="checkbox"/> Driver's license <input type="checkbox"/> State ID <input type="checkbox"/> Military/Government ID <input type="checkbox"/> Passport <i>Please ensure the document used for identification verification is checked here and supplied with this form.</i>	For U.S. citizens and permanent resident aliens, please check one: <input type="checkbox"/> Driver's license <input type="checkbox"/> State ID <input type="checkbox"/> Military/Government ID <input type="checkbox"/> Passport <i>Please ensure the document used for identification verification is checked here and supplied with this form.</i>
For nonpermanent resident and nonresident aliens: Passport number:	For nonpermanent resident and nonresident aliens: Passport number:
Passport issue date:	Passport issue date:
Passport expiration date:	Passport expiration date:
Passport county/state issue authority:	Passport county/state issue authority:

Applicant 3	Applicant 4
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"/>
For U.S. citizens and permanent resident aliens, please check one: <input type="checkbox"/> Driver's license <input type="checkbox"/> State ID <input type="checkbox"/> Military/Government ID <input type="checkbox"/> Passport <i>Please ensure the document used for identification verification is checked here and supplied with this form.</i>	For U.S. citizens and permanent resident aliens, please check one: <input type="checkbox"/> Driver's license <input type="checkbox"/> State ID <input type="checkbox"/> Military/Government ID <input type="checkbox"/> Passport <i>Please ensure the document used for identification verification is checked here and supplied with this form.</i>
For nonpermanent resident and nonresident aliens: Passport number:	For nonpermanent resident and nonresident aliens: Passport number:
Passport issue date:	Passport issue date:
Passport expiration date:	Passport expiration date:
Passport county/state issue authority:	Passport county/state issue authority:



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 nonpermanent resident and nonresident 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:	
I-94 admitted-until date:		I-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:	
I-94 admitted-until date:		I-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: _____ Date: _____

Applicant 2 signature: _____ Date: _____

Applicant 3 signature: _____ Date: _____

Applicant 4 signature: _____ Date: _____

Employee Verification Signature

Date

Branch