

## Request for Assumption Inheritance-Death

Thanks for reaching out about assuming an existing mortgage after inheriting the home. Before we can move forward, we need additional information about your request.

### What you need to do

Please complete all items on the attached page and return the required information to us by any of the following:

**Email:** [Assumptions@citizensbank.com](mailto:Assumptions@citizensbank.com)

**Fax:** 888-999-4152

**Mail:** Citizens  
Attn: Special Loans - VAM445  
P.O. Box 3410  
Glen Allen, VA 23058

**Note:** The loan assumption process may take 90 days or more to complete.

### Next Steps

After we receive the required documents, we'll review the terms of the loan agreement and the documents provided to determine if the loan is assumable. We'll let you know in writing if you can assume the loan and the next steps.

### Questions?

Give us a call at 800-234-6002, Monday through Friday from 8 am to 8 pm ET. If you have a hearing or speech impairment, you can reach the relay service at 800-654-5988.



10561 Telegraph Road  
Glen Allen, VA 23059

**ASSUMPTION REQUEST – INHERITANCE-DEATH**

Please complete all requested information, gather the required documents, then sign this form and return it to us with all information.

**Property Address and Loan Number**

Property Address: \_\_\_\_\_  
\_\_\_\_\_

Loan Number: \_\_\_\_\_

**Please answer the question below and provide the necessary information.**

Have you received notification from Citizens confirming that you are a successor in interest on the loan?    \_\_\_\_\_ Yes    \_\_\_\_\_ No

- a. If “Yes”, please sign below and return this document to us.
- b. If you are not sure or “No”, please sign and return this document to us with the requested information below.
  - Copy of Death Certificate
  - Copy of your Photo ID
  - Evidence of transfer of ownership of property

**IMPORTANT:** Becoming a confirmed successor in interest is a separate transaction and is required before you can assume the loan. Once you have been confirmed, you will need to agree that you would still like to move forward with the assumption process at that time.

**By signing below, I am requesting to become a successor in interest or I’m currently a confirmed successor in interest and requesting to move forward with the assumption process.**

\_\_\_\_\_  
Printed Name

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name

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

\_\_\_\_\_  
Signature

Send all required information to: **Email:** [Assumptions@citizensbank.com](mailto:Assumptions@citizensbank.com), **Fax:** 888-999-4152 or **Mail:** Citizens, Attn: Special Loans - VAM445, P.O. Box 3410, Glen Allen, VA 23058