

Mortgage Bereavement Guide

We're here to help

We understand this is a difficult time and we're here to support you every step of the way. This guide is here to help you through the steps required, share how we can help, and where you can find extra support. Please don't worry if you don't have everything immediately, we'll work with you at your pace and answer any questions you may have.

Step 1 - Registering a death

If you haven't already done so, you'll need to register the death within 5 days in England, Wales and Northern Ireland and within 8 days in Scotland.

You can do this at any registry office. Just take the medical certificate signed by a doctor, and if possible, proof of the deceased's address and identification.

You can find more details at: <https://www.gov.uk/when-someone-dies>. This also provides information on the UK Government 'Tell us Once Service' which allows a bereaved family member to report a death once and have that information passed securely to multiple government departments.

The Death Notification Service is also a free service which allows you to notify a number of member organisations of a person's death, at the same time. Member organisations include banks, buildings societies and utility companies. You can find out more at www.deathnotificationsservice.co.uk.

Step 2 – Send us the Death Certificate

Once the Death Certificate has been issued, all we need is a copy so we can update our records. You can send this to us by:

Post: Engage Credit, Harman House, 1 George Street, Uxbridge, UB8 1QQ
Email: customerservice@engagecredit.com

Until we receive the required documentation, our system will continue to address letters and communications to the deceased customer. Once we have received the necessary documents, we will update our records and address all future correspondence to the appropriate representative.

What if I don't have a Death Certificate?

We understand that sometimes a Death Certificate may not yet be available and if this happens, we can accept a Coroner's Fact of Death and Interim Certificate.

Once we've received evidence confirming the death of a customer

We'll update our records. The salutation will be updated, for example to "The Personal Representative of..." and all communications sent, will be addressed to the relevant party. We do this to ensure the correct informants receive correspondence once any Grant of Representation is obtained.

Our system won't be updated until documentary evidence has been received confirming the death of a customer. If documentary evidence hasn't been received before any scheduled communications are due to be sent, no adjustments are made to the salutation.

Step 3 - Grant of Representation

What happens next depends on how the property is held with HM Land Registry.

The property will be held as Joint Tenants or Tenants in Common. If you're unsure on how the property is held, please visit our '[Contact Us](#)' page to get in touch with us.

If the property is held as Joint Tenants, the mortgage will solely become your responsibility. Please refer to Step 4.

If the property is held as Tenants in Common, or all parties to the mortgage have passed away, we'll need:

- A copy of the Grant of Probate or
- Letters of Administration

Once we've received Grant of Probate / Letter of Administration

We'll send a Third-Party Authority (TPA) form. This allows us to discuss the account with those named on the Grant of Probate / Letters of Administration.

We also need to verify your identity. You can do this in one of two ways:

- Provide original or certified photographic ID, or
- Give consent for us to complete a soft credit check (this will not affect your credit score)

Please select your preferred option when you complete the TPA form.

The completed form can be returned using the contact details on the '[Contact Us](#)' page:

- By email, or
- By post

Once we have reviewed the documents, we will write to you to confirm:

- Whether we need anything further, or
- Whether the mortgage will continue in the sole name of the surviving borrower where applicable

Once we've received the third-party authority form

We'll add the Executor/ Executrix details to the account as a third party which means we can then discuss the mortgage details with them.

If the mortgage was in the sole name of the person who passed away, it's likely the account will fall into arrears once bank accounts have been frozen, and the Direct Debit has been cancelled. We want to reassure you that we'll work with you to make this as easy as possible during this difficult time.

We'll continue to send letters to the security address, until Step 3 has been completed. These will include annual statements and letters regarding the status of the account, to ensure you are kept up to date.

When you're ready to repay the mortgage, we'll waive any early repayment charges, deeds fee and mortgage exit fees.

Step 4 – If you're a surviving party on a joint mortgage

If you want to repay the mortgage in full, our dedicated team can talk you through the next steps. Alternatively, if you want to continue with the mortgage, the monthly payments will remain due.

If you're worried that you won't be able to make your mortgage payments, please call us. Our dedicated team can discuss the mortgage account, any concerns you may have about making the payments going forward and options that may be available to you. Please visit our ['Contact Us'](#) page to get in touch with us.

Please remember: You're not alone. If you need more support, we're available to answer any queries you may have. You can:

Call us: 0333 014 2046 (between 9am to 6pm, Monday to Friday)

Write to us: Engage Credit, Harman House, 1 George Street, Uxbridge, UB8 1QQ

Email us: customerservice@engagecredit.com

Secure Message: <https://portal.engagecredit.com>

If possible, please have the mortgage account number or full address of the mortgaged property to hand if speaking with us, or write it on the correspondence.

What other help is available?

| Service | Telephone | Website / Email | Address |
|--|---------------|---|-------------------------------------|
| Bereavement Advice Centre | 0800 634 9494 | Bereavementadvice.org | 1 Angel Square, Manchester, M60 0AG |
| Citizens Advice Bureau | - | citizensadvice.org.uk | - |
| Cruse Bereavement Care | 0808 1677 808 | cruse.org.uk | - |
| Cruse Bereavement Care Scotland | 0808 6161 802 | - | - |
| Death Notification Service | 0333 2076574 | www.deathnotificationsservice.co.uk | |
| Government Guidance | - | www.gov.uk/when-someone-dies | - |
| National Bereavement Service | 0800 6121 024 | infor@thenbs.org | - |
| HM Revenue & Customs (HMRC) | 0300 3300 200 | HMRC.gov.uk | - |
| MoneyHelper | 0800 7777 138 | moneyhelper.org.uk | - |
| NHS Bereavement Support | - | www.nhs.uk/mental-health/feelings-symptoms-behaviours/feelings-and-symptoms/grief-bereavement-loss/ | - |
| Probate & Inheritance Tax Support | 0300 3300 200 | www.gov.uk/government/collections/probate-forms | - |
| Samaritans | 116 123 | Samaritans.org | - |
| StepChange | 0800 1111 138 | stepchange.org | - |
| The General Register Office | 0300 1837 123 | www.gov.uk/general-register-office | PO Box 2, Southport, PR8 2JD |

Next Steps

What happens to the mortgage when a customer passes away?

If there is no other person named on the mortgage:

It's likely the account will fall into arrears once bank accounts have been frozen, and the Direct Debit has been cancelled. We want to reassure you that we'll work with you to make this as easy as possible during this difficult time.

We'll only contact the personal representative or notifying party to request updates regarding the Grant of Probate, Letters of Administration or Confirmation and repayment of mortgage during this time.

Until the mortgage is repaid, we'll continue to send letters to the security address, until an executor/executrix is appointed. These will include annual statements and letters regarding the status of the account, to ensure that the personal representative or executor/executrix is kept up to date.

When the executor/executrix is ready to repay the mortgage, we'll waive any early repayment charges, deeds fee and mortgage exit fees.

If there is another person named on the mortgage:

When one customer passes away, the mortgage continues with the surviving party/parties.

If you're a surviving party on a joint mortgage and you want to repay the mortgage in full, we can talk you through the next steps.

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If you want to continue with the mortgage, the monthly payments will remain due. If you're worried that you won't be able to make your mortgage payments, please call us. Our dedicated team can discuss the mortgage account, any concerns you may have about making the payments going forward and options that may be available to you.

What happens to the monthly mortgage payments?

If there is no other person named on the mortgage:

We may not chase for payments, although we'll continue to send some regulatory correspondence for accounts in arrears. We'll also contact the personal representative regularly for updates with regards to the Grant of Probate/ Letters of Administration/ Confirmation progress. You may also receive contact from us to understand how the loan will be repaid in full once an executor/executrix of the estate has been appointed.

We would recommend that any party acting on behalf of a deceased estate seek independent legal advice when considering the next steps. There are free services that will help you to make decisions about the mortgage. Their details are included later in this guide.

If there is another person named on the mortgage:

Monthly payments will continue to fall due. The surviving party/parties can continue to pay; however, we understand in some circumstances this may not be possible.

We understand that each situation is different and want to work with you every step of the way to find the best solution for the mortgage. If you have any concerns about keeping up with the mortgage payments, please give us a call. We have dedicated team on hand to discuss the mortgage account, any concerns you may have about making the payments going forward and options that may be available to you. We would also recommend that you seek independent advice when considering the next steps. There are free services that will help you to make decisions about the mortgage.

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Can I add someone to the mortgage?

Unfortunately, we're unable to add another party to an existing mortgage. We would recommend that you seek independent financial advice if this is something you wish to consider.

Will you help me downsize my property if I can't afford the mortgage?

We'll support you with repaying your current mortgage with us. Please contact us using the details above.

However, as we're a mortgage servicing company and not a lender, we're unable to offer any new products or mortgages. If you'd like to obtain a new mortgage to downsize, please contact a mortgage broker or obtain independent financial advice.

What if I choose to sell the property?

We'll support you with repaying your current mortgage with us. Please contact us using the details above.

If the property is to be sold to repay the mortgage, we're able to speak with your solicitors and other third parties you give us authority to speak with.

How we can help

If you have any concerns or questions in relation to the mortgage account, we're here to answer these.

Call us: 0333 014 2046 (between 9am to 6pm, Monday to Friday)
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If you're not already a customer, we won't be able to fully discuss the account with you until we've received the Grant of Probate/Letters of Administration or Confirmation. Until these are received, we're only able to provide generic information in relation to our process.

Help with inheritance tax

There are a number of conditions that determine whether inheritance tax needs to be paid. The best place to start is by contacting HM Revenue & Customs (HMRC) on **0300 200 3300** for advice and more information.

Jargon Busters

Words that may often be used during this process.

Administrator

What is an Administrator?

The person to whom letters of administration are granted by the Probate Registry.

Beneficiary

Who is the Beneficiary?

The person who benefits from the terms of the Will.

Coroners Certificate

What is a Coroners Certificate?

If the coroner decides to hold an inquest, they'll issue an interim death certificate which will enable a funeral to take place. The registration of that death can't take place until the inquest is completed. The coroner will give you all the information required to register the death.

Death Certificate

What is a Death Certificate?

A Death Certificate is an official document confirming a death. It is issued by the government to show that an entry has been made by a registrar on the official register. It can be more cost effective to obtain several copies of the death certificate when registering the death, rather than requesting them later.

Deceased Third Party Authority Form

What is the Deceased Third-Party Authority Form?

This form is completed by either the Administrator or Executor/Executrix when there is no surviving account holder. It allows them to discuss details of the mortgage on behalf of the Estate with us.

Estate

What is an Estate?

All the property (money, land or other possessions) owned by someone when they died; the sum of a person's assets.

Executor/ Executrix

Who is the Executor/Executrix?

A person (or people) named in the deceased person's Will to administer the estate and deal with the instructions in the Will.

Grant of Probate

What is a Grant of Probate?

A Grant of Probate is a legal document appointing an executor/executrix, as named in the Will, to administer the deceased's estate in line with the Will.

Grant of Representation

What is a Grant of Representation?

A Grant of Representation is a general term for a legal document that confirms the named person with authority to administer the deceased's estate. This could be a Grant of Probate or Letter of Administration, dependent on whether the deceased left a Will.

Intestacy

What is Intestacy?

The situation when a person has died without making a legal Will.

Letters of Administration

What is a Grant of Letters of Administration?

A Grant of Letters of Administration is the official document which allows those named to deal with the deceased person's estate when no Will has been located.

Confirmation

What is Confirmation?

Confirmation is a legal document for Scottish properties appointing an executor or executrix, to administer the deceased's estate. If no Will is held, then an additional document called a bond of caution will need to be obtained before Confirmation can be applied for.

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