Authorized Third Party (ATP) Request Form

How to request access or discuss a home loan for a deceased borrower

We know this is a difficult time, and we're here to help you manage your loved one's home loan. Before we can share information about the loan, we'll first need to confirm your role in handling the estate or trust. If you're responsible for settling the homeowner's affairs, you may qualify as an **Authorized Third Party** (**ATP**). Here's what you need to know.

What is an ATP?

An **ATP** is someone who has legal authority, which is confirmed through official documents such as a will, trust or court order, to act on behalf of the borrower's estate. This includes:

- **Executor** — named in a will and confirmed by the court through *Letters Testamentary*.
- **Administrator** — appointed by the court when there is no will, through *Letters of Administration*.
- **Successor Trustee** — designated in a trust document to manage the trust after the trustor's passing.

What you can do as an ATP

If you've been appointed to one of these roles, you can request that we formally recognize you as an ATP on the decedent's account. Once confirmed, you can:

- Request information about the home loan
- Receive updates and communications about the loan
- Discuss loan status with us on behalf of the estate

It's important to know that becoming an ATP doesn't transfer ownership of the property or make you financially responsible for the loan.

If you inherited the home or have an ownership interest in the property, you may qualify as a **Successor in Interest** (**SII**). Learn more about becoming a Successor in Interest on our website to determine which role is right for your situation. If you're unsure which one applies to you, keep in mind you can still request to become a Successor in Interest after you've been approved as an ATP.

Power of Attorney

The authority provided by a Power of Attorney (POA) ends when the borrower passes away, so it can't be used to manage estate-related matters. Even if you previously had a POA, you'll still need to send us the required legal documents before we can add you as an ATP.

What we'll need from you

To request to become an ATP, please send us:

1. The completed **Authorized Third Party Request Form** (Page 3)
2. A copy of the borrower's certified **Death Certificate**
3. A copy of the **court or trust documents** showing your legal authority

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How to send us your documents

Send the completed form and the supporting documents to the **Name and Title Change Unit** by fax or mail. Please only send us copies we're unable to return any original documents.

Fax:
866.200.5596

Mail:
Bank of America
Mail Stop FL1-908-01-49
4909 Savarese Circle
Tampa, FL 33634

Once we receive this information, please allow **up to 10 business days** for us to complete your request. Be sure to include the full mortgage account number on all pages so we can identify them if they get separated.

We're here to help

If you have any questions about this form or the ATP process, please call us at 800.669.6607, Monday through Friday, 8 a.m. to 9 p.m. Eastern.

We hope this gives you the information you need.

Authorized Third Party Request Form

Please complete and return this form, along with a copy of the court order and/or other official document(s) confirming you as the Executor, Administrator or Successor Trustee of the homeowner's estate. Items with an * (asterisk) are required.

Section 1. Deceased Borrower Information

(property owner)

Deceased Borrower Full Name* (print) | Home Loan Number*

Property Street Address*

City* | State* | ZIP*

Section 2. Requestor Information

(person seeking ATP Authorization)

Requestor Full Name (Print)*

Requestor Street Address*

City* | State* | ZIP*

Phone Number* | Email Address

Signature* | **Date*** (**MM/DD/YYYY**)

Where to send your request

Please fax this completed form and all related documents to the Name and Title Change Unit (NTCU) at 866.200.5596, or mail them to:

Bank of America
Mail Stop FL1-908-01-49
4909 Savarese Circle
Tampa, FL 33634

Please allow up to 10 business days for us to complete your request.

* Required information

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