

Confirmed Successor in Interest - Opt-In/Opt-Out Form for Receiving Notices and Communications from PNC

Information for you to know: PNC is committed to helping our borrowers' successors in interest. A successor in interest is an individual who receives an ownership interest in a property securing a PNC Bank mortgage or home equity loan or line when the interest was transferred in one of the following ways: upon the death of a relative, joint tenant, or tenant by the entirety; as a result of a divorce or legal separation; upon a transfer to an *inter vivos* trust under certain conditions; or upon the transfer from a borrower to a spouse or child.

As a confirmed Successor in Interest you may be entitled to receive certain notices and communications about the loan if we are not providing them to another confirmed successor or borrower on the account.

Unless you assume the loan obligation under state law, you are not liable for the debt and cannot be required to use your assets to pay the debt. However, the lender has a security interest in the property and a right to foreclose on the property, when permitted by law and authorized under the loan contract.

With respect to the loan account, you are entitled to submit notices of error and requests for information. A notice of error is a written assertion that an error occurred regarding the servicing of the loan that must include the name of the borrower and sufficient information to identify the loan and the error believed to have occurred. A request for information is a written request for information regarding the loan that must include the name of the borrower and sufficient information to identify the loan and the information being requested. Both notices of error and requests for information must be submitted in writing and sent to the specific address listed below.

You are also entitled to submit requests for a payoff statement with respect to the loan account. A payoff statement provides the amount actually required to satisfy the terms of the loan and completely pay off the debt. The payoff amount is different from the current balance of the loan. A payoff statement request may be submitted by calling Customer Service or in writing sent to the specific address listed below.

Here is what you need to do:

Please complete, sign, and return the enclosed Opt-In/Opt-Out form if:

- You would like to opt-out and no longer receive notices and communications about the loan; or
- You have previously opted out but would now like to opt-in and receive future notices and communications about the loan if we are not providing them to another confirmed successor or borrower on the account.

Even if you opt-out, you are still entitled to submit notices of error, requests for information, and requests for payoff statements with respect to the loan account. If you have opted out, you may at any time request to receive notices and communications about the loan by contacting Customer Service at the phone number or address below and submitting a signed Opt-In form.

How to contact us:



To return the completed Opt-In/Opt-Out form, you may send it to Customer Service at:
PNC Bank
P.O. Box 1820
Dayton, OH 45401-1820



To return the completed Opt-In/Opt-Out form, you may fax the form:

- If the ownership transfer was related to the death of a borrower, fax to 1-833-299-6176
- If the ownership transfer was not related to the death of a borrower, fax to 1-833-299-6175



If you have any questions regarding this loan, please call:
Mortgage: Customer Service 1-800-822-5626,
Monday - Thursday, 8:00 a.m. - 9:00 p.m., Friday, 8:00 a.m. - 5:00 p.m. and
Saturday, 9:00 a.m. – 2:00 p.m. ET.
Home Equity: Customer Care 1-888-PNC-BANK (1-888-762-2265),
Monday - Friday, 7:00 a.m. - 10:00 p.m. and
Saturday – Sunday, 8:00 a.m. - 5:00 p.m. ET.



Please send notices of error or requests for information to:
PNC Bank
P.O. Box 8807
Dayton, OH 45401-8807



For payoff statement requests, you may write to:
PNC Bank
Attn: B6-YM07-01-7/Customer Service
3232 Newmark Dr.
Miamisburg, OH 45342



For payoff statement requests, you may call 1-800-822-5626.

PNC values your business. We're here to help with all your lending needs.

PNC Bank Successor in Interest Notification Opt-In/Opt-Out Form

I have been confirmed as a Successor in Interest to the property securing loan number _____ and located at:

Property Address:

Please select one of the following:

- I acknowledge that I no longer wish to receive notices and communications about the loan.
- I request receipt of notices and communications about the loan if PNC Bank is not providing them to another confirmed successor or borrower on the account.

I understand that such notices do not make me liable for the loan debt and that I am only liable for the debt if I assume the loan obligation under state law.

Please note that this Opt-In/Opt-Out form may be returned at any time by fax or mail to the contacts listed below.

I understand that if I opt-out, I am still entitled to submit notices of error, requests for information, and requests for payoff statements with respect to the loan account. I also may at any time request to receive notices and communications about the loan by contacting Customer Service and submitting a signed Opt-In form.

Confirmed Successor Name (Print)

Signature of Confirmed Successor

Mailing Address

Date

How to contact us:



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PNC Bank
P.O. Box 1820
Dayton, OH 45401-1820



- To return the completed Opt-In/Opt-Out form, you may fax the form:
- If the ownership transfer was related to the death of a borrower, fax to 1-833-299-6176
 - If the ownership transfer was not related to the death of a borrower, fax to 1-833-299-6175