

# Probate Guidance on Handling Mortgage Debt

Dear [Executor's Name],

As you navigate through the probate process, it is essential to address any mortgage debts associated with the deceased's estate. Below are some guidelines to help you handle such debts effectively:

## 1. Review the Mortgage Documents

Obtain and review the original mortgage deed and any supporting documents to understand the terms and conditions.

## 2. Contact the Mortgage Lender

Inform the mortgage lender of the death of the borrower and request information regarding the outstanding balance and payment options.

## 3. Assess the Estate's Financial Position

Evaluate the estate's assets to determine if there are sufficient funds to cover the mortgage payments or if the property needs to be sold.

## 4. Keep Up with Payments

Ensure that mortgage payments are made on time to avoid foreclosure, utilizing estate funds if available.

## 5. Consider Refinancing or Loan Modification

If applicable, explore options for refinancing or modifying the mortgage to make it more manageable.

If you have further questions, please do not hesitate to consult with a legal or financial advisor to assist you during this process.

Best regards,

[Your Name]

[Your Title]

[Your Contact Information]