

Support for Bereaved Families

(Mortgage Accounts)

A Guide for Members and Associates

We understand that managing finances may not be the first thing to consider when you have lost someone close to you. As a Society we aim to deal with the process as efficiently as possible.



Registering a Death Certificate

Once received please forward the Death Certificate to:

Tipton & Coseley Building Society
70 Owen Street
Tipton
West Midlands
DY4 8HG

N.B. Please provide the original or a certified copy of the Death Certificate.

All Mortgage Accounts

We will check the title deeds of the property to determine the tenancy of the property.

If the property is held as Joint Tenancy:

We will amend the mortgage account into the names of the remaining mortgage holder(s). A copy for the Death Certificate will be retained in our Title Deeds. If you wish the property ownership to be formally amended, you or your solicitors will need to contact the Land Registry and complete a form DJP. Please see their contacts details shown at the foot of the following page.

www.gov.uk/government/publications/deceased-joint-proprietor-djp

If the property is held as Tenants in Common:

The mortgage will stay with the remaining mortgage holder and the Personal Representative(s) of the deceased party. A Grant of Probate will need to be obtained and you or your solicitors will need to contact the Land Registry with regards to the amendment to the property ownership.

For both of the above the mortgage account will continue as before with payments being required, however should you have any difficulty in this respect please contact our Collections Department for assistance.

Sole Borrower

The mortgage will be transferred to the Personal Representative(s) of the deceased with the mortgage repayments being suspended. A Grant of Probate will be need to be obtained and you or your solicitors will need to contact the Land Registry with regards to the amendment to the property ownership. Please see their contact details below.

Life policies

We will check to determine if we hold any life polices for the deceased. If we have a policy, we will forward the policy to the life company with a copy of the death certificate to claim the proceeds of the policy to be paid towards the mortgage balance. The executors or remaining account holders will be notified on receipt of the funds.

Land Registry

0300 006 0411

www.gov.uk/government/publications/devolution-on-the-death-of-a-proprietor

Useful Contacts

Age UK

0800 169 2081

<http://www.ageuk.org.uk>

Citizens Advice Bureau

03444 111 444

www.citizensadvice.org.uk

Cruse Bereavement Care

0844 477 9400

www.crusebereavementcare.org.uk

Death and Benefits – Gov.uk

<https://www.gov.uk/browse/benefits/bereavement>

Land Registry

0300 006 0411

www.gov.uk/government/publications/devolution-on-the-death-of-a-proprietor

Macmillan Cancer Support

0808 808 00 00

Macmillan.org.uk

Probate Registry

0845 30 20 900

www.justice.gov.uk/courts/probate

Veterans Agency

0800 169 2277

www.veterans-uk.info

Tipton & Coseley Building Society

0121 557 2551

70 Owen Street Tipton, West Midlands, DY4 8HG

www.thetipton.co.uk