

**Process for Handover of original property documents. [In case of death of property owner(s)]**

In the unfortunate scenario of death of a property owner(s), the legal heir(s) who succeed to the Estate of the deceased in terms of the Succession Certificate/Probate/Letter of Administration can be de jure termed as of the deceased become property owner(s) as per the prevalent laws of succession. In order to enable deceased property owner's legal heir(s) to know the process of collecting the original property documents post the due repayment and closure of Loan(s) availed against the security of the said property/ies, Infinity Fincorp Solutions Pvt Limited ("Company/IFSP") has listed down the procedure that needs to be followed and the documents which are required to be submitted for collection of original property documents, as below:

The procedure is described below –

1. The persons who are legal heir(s) need to submit a physical copy of legal heirship / Succession Certificate/Probate/Letter of Administration of the deceased property owner(s) issued by the competent authority at the IFSP branch from where the loan was availed.
2. All legal heir(s) must visit the branch to collect the original property documents. If all legal heirs cannot visit the branch, then the legal heirs who are unable to come should give Power of Attorney or notarised Letter of Authority in prescribed format in favour of the legal heir(s) visiting the Company's branch to collect the original property documents.

Annex 1 - Power of Attorney for Collection of Documents

Annex 2 - Letter of Authority

3. At the time of collecting the Original Property Documents from the branch, the Legal heir(s) need to submit the Affidavit in the prescribed formats as applicable:

Annex 3: Joint Affidavit Cum Undertaking format in the event the legal heir(s) is a minor

OR

Annex 4: Joint Affidavit Cum Undertaking Format If none of the legal heirs is a minor

The Joint Affidavit Cum Undertaking must be duly filled in with all details, notarized and adequately stamped as per respective state stamp law.

4. Additionally, to the above Joint Affidavit cum Undertaking Property Documents will be handed over, post collection of the below documents:
  - a. Death certificate of deceased property owner(s)
  - b. Self-attested KYC document(s) of all Legal heir(s)
  - c. legal heir/ Succession Certificate/Probate/Letter of Administration of the deceased property owner(s) issued by the competent authority
  - d. POA/LOA of the legal heir(s) who are not coming to collect the Property Document(s) (if applicable)