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A checklist of 25 things to do immediately after the death of a loved one.

First of all please accept my condolences. At the Law Offices of Robbie Osborne we are dedicated to help you through this process. If you have any questions or need further assistance feel free to contact us at (832) 428-8733 or robbie@robbieosborne.com.

This checklist is intended to outline a number of basic steps typically undertaken after the death of a love one and before estate proceedings. This checklist is not exhaustive and should not be substituted for proper legal advice from a trained estate attorney. The list has been prepared from my experience as a probate attorney in the State of Texas. Your state may be different.

- 1 Death Certificates. Request several certified death certificates from funeral provider.
- 2 Estate Planning Documents. Locate Will, Codicils and any Trusts documents.
- 3 Legal Documents. Locate important legal documents (divorce property settlements, premarital agreements, child support orders, contracts, leases, business and partnership agreements).
- 4 Ownership Documentation. Locate deeds, titles, account statements, and ownership documentation for all assets.
- 5 Social Security. Notify Social Security Administration of death and return benefits received in the month of death; investigate survivor's benefits.
- 6 Estate Attorney. Contact an estate attorney to guide you through the probate process.
- 7 Summary of Assets. Prepare a detailed summary of assets for your estate attorney, noting exact ownership of assets and approximate values.
- 8 Summary of Debts and Expenses. Prepare a detailed summary of liabilities (debts, expenses, and other financial obligations) for your estate attorney, noting names of all known creditors and the approximate amount of liability.
9. Mail. Forward mail, if appropriate.
11. Keys. Locate keys for home, automobiles, safe deposit boxes and post office boxes.
- 12 Safe Deposit Boxes. Access safe deposit boxes; inventory and take possession of contents.
- 13 Home and Contents. Secure home and all contents; change locks and arrange for someone to safeguard home, if necessary.
- 14 Custody of Valuables. Inventory and take custody of valuable personal property for safekeeping.

15 Insurance Coverage. Contact insurance carriers to secure comprehensive insurance coverage for all estate assets during the probate process.

16 Insurance Benefits. Investigate insurance benefits including life insurance, accidental death and possible credit life policies for mortgages, credit cards and auto loans.

17 Employment Benefits. Contact decedent's employer regarding unpaid wages and investigate existence of any employment sponsored death benefits.

18 Pay On Death Assets. Claim any assets payable directly to the estate as a designated beneficiary such as life insurance policies, retirement accounts, or other "pay on death" or "transfer on death" assets.

19 Credit Cards. Notify credit bureaus of death; cancel and destroy all credit cards; do not pay credit card bills without consulting your estate attorney.

20 Cancellations. Cancel subscriptions (newspapers, magazines), utility services (cable television, telephone), personal service contracts (landscaping, house cleaning), and health insurance coverage; close all accounts held in the name of the decedent; investigate and request appropriate refunds.

21 Investment Advice. Obtain professional investment advice to ensure estate investments are managed prudently.

22 Income Tax Advice. Retain a qualified accountant to determine if estate has an obligation to file any personal or estate income tax returns.

23 Cash Accounts. Close all cash accounts and place the proceeds in the estate account.

24 Insurance Cancellation. Cancel any remaining insurance coverage and request appropriate refunds; deposit refunds in your estate attorney's trust account.

25 Your Estate Plan. Have your estate attorney evaluate your needs and update your estate plan if you inherited assets from the estate.