WHY DIDN'T THEY TEACH US THIS?

The Executor's First Week

The five calls, what to ask on each one, and the papers to find first. Keep this somewhere you can reach on the hardest week.

Find these first

- [ ] The will, and any trust papers
- [ ] The homeowner's insurance policy
- [ ] The mortgage statement, if there is one
- [ ] The deed to the house
- [ ] The last few bank statements
- [ ] Keys, alarm codes, and passwords

The five calls, and what to ask

1 The funeral home

"Can you help us get certified death certificates? Did you report the death to Social Security?"

Ask how many certified copies you'll need before you order. Banks, insurers, and the court may each want one.

2 The estate attorney

"What can I handle now, and what has to wait until I'm formally appointed?"

Bring the bills that are due and any decisions the family is already making about the house.

3 Social Security

"Could anyone in our family qualify for survivor benefits?"

If the funeral home hasn't reported the death, call and report it.

4 The homeowner's insurance agent

"Nobody's staying at the house. What does this policy require, and when?"

Get the answer in writing. If the house is already empty, make this call first.

5 The banks

"What paperwork do you need, and who's authorized to access the accounts?"

Write down the person's name and what they asked you to send.

Educational only, not legal, tax, or insurance advice. Rules vary by state.
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If the house is sitting empty

- [ ] **The heat.** Ask the oil or gas company to keep deliveries coming, and who can winterize the house.
- [ ] **The mail.** Ask the post office what they need from you to forward it. Tax bills still come.
- [ ] **The walk-through.** One person, on a set schedule. Faucets, under the sinks, ceilings, doors.
- [ ] **The keys.** Write down everyone who has one. Ask the attorney before you change a lock.
- [ ] **A lake house?** Call whoever handles the dock and the boat. Ask what's done for the season and what isn't.

Don't do this yet

- ✕ Don't give away, sell, or divide anything, even what Mom said someone could have.
- ✕ Don't cancel the homeowner's insurance, even if nobody lives there.
- ✕ Don't clear out the house before the attorney says it's okay.
- ✕ Don't pay estate bills from your own money without asking how you'll be paid back.

> **If you're the parent reading this: write down who insures the house, who delivers the oil, and who has keys. Put it where your executor will look first.**

After my dad died, I saw how little anyone explains about what happens to the house. This page is the list I wish our family had.

Want the whole plan, written before anyone needs it?

The Legacy Real Estate Plan is coming next. You're on the list, so you'll get it first.

Scan, or visit chelsealakehomesct.com/executor

A question about the house? Reach me whatever way is easiest.

Call 203-714-4837 | Text me | Email me | Message on Instagram | Facebook | chelsealakehomesct.com

Legacy Starts by the Water.
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