

THINGS TO DO AFTER THE DEATH OF A LOVED ONE

HERITAGE LAW GROUP, P.C.

All items may not apply, however, this is meant to be a helpful list at a time of loss. Many families feel a bit overwhelmed when they look at all that must be done after the death of a loved one. We offer the following timeline as a guide for the timing of typical tasks a family might engage in during the administration period.

Within first 24 hours:

1. Determine whether any of decedent's property needs to be safeguarded, such as a motor vehicle, vacant or rental house, etc. Secure property from potential loss such as theft and vandalism.
2. Ensure that proper funeral arrangements have been made. Funeral home will order certificates of death from the state department.

Within two weeks:

3. Locate the decedent's letter of instruction, or other final wishes.
4. Locate the original Will or Trust and read it. Do not write on original documents.
5. Locate important records: account statements, titles, deeds and life insurance policies.
6. Make appointment with an attorney to discuss estate. Bring original Will, Trust, financial documents showing balance and account number, death certificates, and inventory of safe deposit box to meeting with attorney.
7. Cancel credit cards on which decedent was the only signer.
8. Obtain bill for last illness from hospital. *
9. Order at least one death certificate for each account or major asset owned by the deceased, minimum of seven death certificates from the funeral home.
10. Contact Post Office to make any necessary changes in delivery of mail.

After you meet with the attorney, specific guidance might be needed on the following:

11. Notify life insurance companies and annuity companies of the death and request claim forms. Order one Death Certificate for each company.
12. If mortgage life insurance on home exists, notify mortgage holder and insurance company of death.
13. Determine if any bills must be paid immediately. *
14. Contact creditors who are demanding immediate payment and notify of death. *
15. Notify credit card companies of death. *

Within one month:

16. Notify Social Security and any other organization paying retirement or annuity of the death. If direct deposits have been made, they will likely reverse them.
17. Organize financial documents:
 - a. Bank accounts owned by decedent.
 - b. Mutual funds owned by decedent.
 - c. Brokerage accounts owned by decedent.
 - d. Certificates of Deposit in decedent's name.
 - e. Stock Certificates registered in decedent's name.
 - f. Any promissory notes under which decedent was entitled to receive payment.
 - g. Titles to Motor Vehicles or Mobile Homes that are listed in decedent's name.
 - h. Deeds to real property owned by decedent.
 - i. Appraisals of jewelry or other valuable personal property owned by decedent.
18. Gain access to and complete an inventory of the contents any safe deposit box.
19. Obtain balance on every mortgage, loan, checking, money market, savings accounts as of the date of death. *
20. Notify tax preparer, CPA, accountant or bookkeeper of the death. *

Work with attorney before moving joint assets to reflect surviving joint tenant as sole owner:

21. If automobiles are held in joint tenancy, change motor vehicle titles to reflect ownership only by the surviving joint tenant.
22. If stocks or bonds are held in joint tenancy, contact stockbroker to change records to reflect ownership only by the surviving joint tenant.

* These are very specific rules regarding the payment of a Decedent's debts. Please make no payments until you have met with the attorney.