KB ESTATE SALES
& TRANSITIONS

ESTATE TRANSITION

RESOURCE GUIDE

one trusted professional -

from contents to closings.

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Welcome

My name is Kristin Blair, owner of KB Estate Sales & Transitions and REALTOR® with The Real Estate Co. I specialize in helping families navigate estate transitions, downsizing, and the many details that come with managing a loved one's home and belongings.

Whether you are handling the estate of a family member, helping a parent transition, or simply trying to figure out where to begin, this guide was created to provide practical information and helpful next steps during what can often feel like an overwheiming process.

Every family's situation is different, and this packet is not intended as legal or financial advice. Instead, it is designed to serve as a starting point and organizational resource as you work alongside attorneys, financial professionals, and other trusted advisors.

You do not have to navigate this process alone.

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Where to Begin

Transitions involving a loved one's home, belongings, finances, and estate responsibilities can feel emotionally and logistically overwhelming.

This guide is intended to help break the process into manageable steps and provide a helpful reference as you move forward.

Take things one step at a time.

A SIMPLE ROADMAP TO GET STARTED

STEP 1
SECURE THE HOME

Protect the property and ensure it remains safe while decisions are being made.

STEP 2
GATHER & ORGANIZE DOCUMENTS

Collect important documents and create a system to keep everything organized.

STEP 3
BUILD YOUR CONTACT LIST

Notify key institutions and connect with trusted professionals for guidance.

There is no "right" timeline for handling an estate. Give yourself grace, ask for help when needed, and remember you don't have to do this alone.

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Secure the Home

Taking steps to secure the property is an important first priority. These actions help protect the home, its contents, and your peace of mind while decisions are being made.

Immediate Priorities

- [ ] Ensure all exterior doors and windows are locked.
- [ ] Change or re-key locks if necessary.
- [ ] Set up exterior lighting or motion sensor lights.
- [ ] Retrieve spare keys and garage door openers.
- [ ] Check the security system and activate if possible.
- [ ] Have mail and packages held or forwarded as needed.
- [ ] Inspect the home for maintenance or safety issues (leaks, alarms, trip hazards, etc.).
- [ ] Notify neighbors or a trusted contact you are managing the property.

A secure home is the foundation for making clear, confident decisions.

You are taking the right first steps.

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Important Institutions

Notifying key institutions helps prevent interruptions, protects assets, and ensures important mail and accounts are managed properly.

Use the checklist beiow to keep track of who needs to be notified.

FINANCIAL

- [ ] Banks and credit unions
- [ ] Investment and brokerage accounts
- [ ] Retirement account providers (401k, IRA, etc)
- [ ] Credit card companies
- [ ] Mortgage and loan lenders
- [ ] Safe deposit box (bank or storage facility)
- [ ] Financial advisor or weaith manager
- [ ] Insurance companies (life, auto, home, etc.)

UTILITIES & GOVERNMENT

- [ ] Electric, gas, and water
- [ ] Cable, Internet, and phone providers
- [ ] U.S. Postal Service
- [ ] Driver's license (state DMV)
- [ ] Social Security Administration
- [ ] Veterans Administration (if applicabie)
- [ ] Medicare and/or Medicaid
- [ ] Property tax assessor's office
- [ ] Local municipality or city hall

HELPFUL TIP

Keep a notebook or digital document with account numbers, contact names, and notification dates for your records.

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Documents to Gather

Collecting important documents early will save time, reduce stress, and help ensure nothing is overlooked.

Legal Documents

- [ ] Last will and any codicils
- [ ] Trust documents
- [ ] Power of attorney (financial and medical)
- [ ] Health care directive or living will
- [ ] Letters testamentary or court documents
- [ ] Prenuptial or postnuptial agreements

Financial Documents

- [ ] Bank and investment account statements
- [ ] Tax returns (past 3–5 years)
- [ ] Retirement account statements
- [ ] Life insurance policies
- [ ] Annuity or pension information
- [ ] Safe deposit box key or information

Property Documents

- [ ] Deeds and titles
- [ ] Mortgage or loan documents
- [ ] Homeowners association information
- [ ] Property tax statements
- [ ] Appraisals or home improvement records
- [ ] Lease agreements (if applicable)

Digital & Other Documents

- [ ] List of online accounts and passwords
- [ ] Social media account information
- [ ] Digital wallet or cryptocurrency details
- [ ] Subscriptions and memberships
- [ ] Important photos and videos
- [ ] Vehicle titles and registration documents

Helpful Tip

Store copies of these documents in a secure place and consider scanning them digitally. Share the location with a trusted family member or advisor.

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Probate vs. Non-Probate Assets

Understanding which assets may require probate — and which may transfer automatically — can help families avoid confusion during the estate process.

Probate Assets

- Real estate owned solely by the deceased
- Vehicles titled only in their name
- Personal belongings and household contents
- Bank accounts without beneficiaries
- Investment accounts without transfer designations

Non-Probate Assets

- Life insurance with named beneficiaries
- Retirement accounts (401(k), IRA, etc.)
- POD/TOD bank accounts (Payable/Transferable on Death)
- Jointly owned property with right of survivorship
- Trust-owned assets

Important

Families should avoid distributing assets too quickly before speaking with an estate attorney, especially if probate has not yet been opened.

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Managing Estate Expenses

Certain expenses often continue during the estate process.
Keeping organized financial records can help families avoid confusion
and protect estate assets.

Common Estate Expenses

- Property taxes
- Utility bills
- Insurance premiums
- Mortgage payments
- Lawn care or snow removal
- Home maintenance or repairs
- Storage unit fees
- Professional / legal services

Keep Detailed Records

- Save all receipts and invoices
- Keep records of reimbursements
- Review and save account statements
- Retain contractor / service invoices
- Track estate-related purchases
- Document all payments made on behalf of the estate
- Organize records by category and date for easy reference

Important

Whenever possible, estate-related expenses should be paid using estate funds rather than personal funds unless approved by the estate attorney.

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Estate Bank Accounts

Many families choose to open a dedicated estate bank account to help organize incoming funds and estate-related expenses during the probate process.

Funds That May be Deposited Into an Estate Account

- Estate sale proceeds
- Insurance reimbursements
- Refund checks
- Rental income
- Returned deposits
- Liquidated estate assets

Benefits of Keeping Estate Funds Separate

- Easier accounting
- Cleaner reimbursement tracking
- Better organization for attorneys / accountants
- Reduced confusion among heirs
- Protection for the executor / personal representative

Insurance & Taxes

Review Insurance Policies

- Notify the insurance company if the home becomes vacant
- Confirm coverage remains active
- Ask whether vacancy limitations apply

Taxes

- Final income taxes may still need to be filed
- Estate taxes may apply in some situations
- Work with a qualified tax professional

Important

Families should speak with their estate attorney, accountant, or financial institution regarding estate-specific financial decisions.

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You Don't Have to *Navigate This Alone*

As a REALTOR®, Certified Personal Property Appraiser, and Senior Real Estate Specialist (SRES®), my goal is to help families navigate estate transitions with trusted guidance, practical support, and resources every step of the way.

HOW I CAN SUPPORT YOU

Estate & Transition Services

- Estate sales
- Personal property appraisals
- Downsizing assistance
- Transition guidance
- Coordination of donations and disposal

Property Services

- Contractor coordination
- Home preparation guidance
- Vendor recommendations
- Real estate listing services
- Support from contents to closings

If you have questions or feel that I may be able to help, please don't hesitate to reach out.

I'm always happy to be a resource — never any pressure.

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