

Reasons Why You Need Death Certificates

Certified copies of the Death Certificate may be required for the following transactions: Wisconsin: **\$20 for first certified and \$3 each after....These will be mailed to you from the Register of Deeds of the county of death normally in 15 business days.** These are considered legal documents and photo copies cannot be made. You can ask them to take a photocopy of it yourself and ask for the original back, and some entities may or may not allow this.

- The transfer of an individual CHECKING ACCOUNT/SAVINGS/SAFETY DEPOSIT BOX or a "Joint" accounts if it is in the name of more than one person without "or" "and/or" appearing in the account's ownership. You may have several accounts within each institution, but each separate institution will require one.
- Transfer of each TITLE OF REAL ESTATE OWNERSHIP. This applies to property with the title taken as "Joint Tenancy with the Right of Survivorship." You may need this for future property sales.
- Transfer of each TITLE OF OWNERSHIP FOR all registered motor vehicles, motorcycles, trailers, snowmobiles, etc. (Multiple names on the title does not apply if the word "or" "and/or" appears on the title between the names of the registered owners.)
- One for each LIFE INSURANCE POLICY claim. (If there are multiple policies with one single company, a separate certified copy of the death certificate may be required for each policy number.)
- Transfer of ownership of STOCK, BONDS, MUTUAL FUNDS, IRA'S, RETIREMENT ACCOUNTS AND PENSIONS. One for each transaction of the stock that is sold or transferred separately. Also transfer or redemption of BONDS. This also applies to separate mutual funds or investments at various investment firms.
- Gas Company, Electric Company or Water Utility
- Probate Court (5 death certificates are needed). This only applies if someone passes away unexpectedly and designated no one to take over the financial affairs. Only applies if someone passed away unexpectedly and did NOT designate an executor and \$50K in debt or assets. Otherwise a small estate affidavit with clerk of courts will apply.
- Each Credit card...i.e. GAS CARD, BANK CREDIT CARD, STORE CARD, each card represents a bank with a line of credit under your name.
- Telephone/Cellular Phone, Internet or cable provider