CHECKLIST 2: SoCalProbate.ai
Inherited a House? Your First 30 Days Checklist
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1. Secure the Property
- Change locks or rekey if needed
- Arrange for mail to be collected or forwarded
- Arrange basic upkeep: lawn, utilities, security

2. Protect Insurance Coverage
- Notify the insurance agent of the homeowner's passing
- Keep the homeowner's policy in force or obtain a new one
- Never let the property sit uninsured

3. Notify the Lender (if there is a mortgage)
- Tell the lender the homeowner has passed away
- Keep making payments if possible to avoid default
- Ask about loan assumption and other options

4. Establish Who Has Authority
- Determine whether the property is in probate, in a trust, or passes directly to heirs
- Confirm who can act: executor, administrator, or successor trustee
- Get certified copies of the death certificate and key documents

5. Locate Important Documents
- Will, trust, deed, and mortgage statements
- Property tax and HOA records
- Insurance policies and warranties

6. Check Property Taxes and HOA Dues
- Confirm property tax status and due dates
- Check for HOA dues, liens, or assessments
- Keep obligations current to protect the asset

7. Decide Keep, Rent, or Sell
- Consider the family's needs and financial picture
- Understand stepped-up basis and tax implications
- Evaluate carrying costs: mortgage, taxes, insurance, upkeep

8. Get a Property Condition Assessment
- Walk the property and note deferred maintenance
- Get estimates for repairs that affect value
- Decide whether to sell as-is or make improvements

9. Build Your Team
- Consult a probate attorney for legal authority questions
- Work with a probate-savvy real estate professional
- Confirm the sale process for your situation (court confirmation vs. full authority)