Guy
COURTNEY

7 probate real estate mistakes to avoid

A practical guide for families, executors and administrators navigating inherited property in Texas.

Guy Courtney Steib
REALTOR®, CPRES, CPE | LPT Realty LLC

Everybody needs a “Guy”,
let me be your real estate “Guy”.

A little about me.



Guy Courtney Steib

REALTOR, US Army Veteran,
and Investor

CPRES, CPE
LPT Realty LLC

Experience, Expertise
& Empathy

My path into real estate started as an investor. After buying, holding and selling property myself, I became an agent to help others make informed decisions about their homes and their future.

I am an Army veteran, husband, father and grandfather. I serve Cypress, Katy, Hockley and Northwest Houston, with a focus on helping families through probate and inherited property decisions.

If you are settling a loved one's estate, you may be carrying a lot right now. You do not need every answer today. This guide walks through seven common mistakes so you can ask useful questions, protect the property and take the next step with the right support.

Always here to serve,
Guy Courtney

REALTOR® - Member of the National Association of REALTORS®

CPRES - Certified Probate Real Estate Specialist

CPE - Certified Probate Expert

This guide is general information about Texas probate, not legal advice. For advice about your specific situation, consult a Texas probate attorney. Tax, insurance and sale decisions should be reviewed with the appropriate professionals.

Read more about Guy

MISTAKE 01

going without the right guidance

Build your team before making commitments.

You do not have to figure this out alone. Start with the right people around you. I can help you think through the property and a sale plan. A Texas probate attorney should guide the legal decisions.

Being named in a will does not, by itself, answer every question about what you can sign or sell. Confirm your role and any limits before entering contracts or directing distributions.

WHAT TO DO

- Ask a Texas probate attorney which procedure and court apply, and what authority is needed.
- Choose a real estate professional familiar with probate transactions and local market conditions.
- Bring in a tax professional, title company and insurance advisor when their expertise is needed.
- Confirm your role and any limits before entering contracts or directing distributions.
- Start with the right people around you — you do not have to figure this out alone.
- Let the attorney guide the legal decisions; let the agent guide the property and sale plan.
- Get each professional's scope in writing, so nothing falls between the cracks.

ASK YOUR ADVISOR

Who is responsible for each decision, and what must be confirmed before I act?

THE TAKEAWAY

Use the right professional for each part of the estate.

MISTAKE 02

not understanding how probate works

Get the facts before choosing a path.

Before you decide what to do with the house, get clear on how the estate will be handled. Not every asset goes through probate. A will, trust, deed or beneficiary designation may affect the next step.

Gather documents first. Your attorney can help determine whether probate is needed, identify who may act for the estate and explain the next steps. Do not assume the house must be sold just because its owner has died.

WHAT TO DO

- Locate the original will, any trust documents, death certificates and property records.
- Gather mortgage statements, tax notices, insurance policies and available account information.
- Create a list of known assets, debts and interested parties; flag anything missing for counsel.
- Do not assume the house must be sold just because its owner has died.
- A will, trust, deed or beneficiary designation may change the next step — check them first.
- Ask your attorney whether probate is needed and who may act for the estate.
- Get the facts before choosing a path — the procedure you pick shapes everything after it.

ASK YOUR ADVISOR

What procedure fits this estate, and who has authority over the property?

THE TAKEAWAY

Understand the process before committing to a sale.

MISTAKE 03

choosing the wrong service providers

Match each asset to the right expertise.

The people you hire can make a difficult job easier. Take a little time to compare them. Whether you need an estate sale, cleanout or repair, look for clear pricing, a written scope and someone who communicates well.

Before liquidating assets, ask counsel how debts, expenses and distribution rules affect the plan. If cash is tight, raise the issue early rather than assuming you can sell an item or skip a payment.

WHAT TO DO

- Compare written proposals, fees, payment terms, references and applicable insurance.
- Separate potentially valuable art, jewelry or collectibles for specialist review before a bulk cleanout.
- Agree on access, inventory records, sale proceeds and disposal instructions in writing.
- Look for clear pricing, a written scope and someone who communicates well.
- Before liquidating assets, ask counsel how debts, expenses and distribution rules affect the plan.
- If cash is tight, raise the issue early rather than assuming you can sell an item or skip a payment.
- Take a little time to compare providers — the people you hire can make a difficult job easier.

ASK YOUR ADVISOR

What will this provider do, what will it cost, and how will the estate account for the results?

THE TAKEAWAY

Choose a documented plan, not a rushed cleanout.

MISTAKE 04

expecting a quick finish - or an attorney to do it all

Plan for coordination, not a guaranteed deadline.

It is natural to want this settled quickly. Give yourself room for the steps you cannot control. Court schedules, title questions, family decisions and the condition of the home can all affect timing.

Your attorney handles legal work within the agreed scope. Property inspections, upkeep, records, taxes and vendor coordination still need clear owners. Ask who is doing what rather than assuming every task is included.

WHAT TO DO

- Create a task list with a responsible person, target date and dependency for each item.
- Track mortgage payments, taxes, insurance, utilities and maintenance while the property is held.
- Review the plan with legal, tax and real estate advisors as new information arrives.
- Give yourself room for the steps you cannot control — court schedules, title questions, family decisions and the condition of the home.
- Ask who is doing what, rather than assuming every task is included in the attorney's scope.
- Property inspections, upkeep, records, taxes and vendor coordination still need clear owners.
- Plan for coordination, not a guaranteed deadline.

ASK YOUR ADVISOR

Which tasks can move now, which must wait, and who owns the next step?

THE TAKEAWAY

A shared checklist is more useful than a promised finish date.

MISTAKE 05

not securing personal property

Protect first. Document before moving anything.

Before anything leaves the house, take time to document what is there. Photos and a simple inventory can help protect valuables, personal records and the items that mean the most to your family.

Do not assume that a relative may take an item simply because it was promised to them. Questions about ownership and distribution belong with the estate's attorney.

WHAT TO DO

- Photograph rooms and items, then create an inventory with locations and identifying details.
- Control keys and access as legally appropriate; consult counsel before changing locks if anyone occupies the home.
- Keep a log of removals, storage, vendor access and receipts; safeguard documents and sensitive information.
- Protect first. Document before moving anything.
- Do not assume a relative may take an item simply because it was promised to them.
- Questions about ownership and distribution belong with the estate's attorney.
- Photos and a simple inventory protect valuables, personal records and the items that mean the most to your family.

ASK YOUR ADVISOR

What is here, who can access it, and how will every movement be documented?

THE TAKEAWAY

An inventory protects both the assets and the decision trail.

MISTAKE 06

leaving the property uninsured or underinsured

Confirm coverage for the home as it is used now.

An empty house still needs attention. Do not assume the existing insurance fits after the owner's death or after everyone moves out. A quick conversation with the insurer can help you understand what needs to change.

Contact the insurer or licensed agent promptly. Explain the death, current occupancy, expected vacancy and any planned work or sale. Ask for written confirmation of the appropriate coverage and any conditions.

WHAT TO DO

- Confirm the correct insured parties and whether vacant or unoccupied property coverage is needed.
- Ask about exclusions, deductibles, inspections and maintenance requirements, including any separate flood coverage.
- Track renewal and payment dates; arrange lawful access for routine checks and document property issues.
- Contact the insurer or licensed agent promptly — explain the death, current occupancy, expected vacancy and any planned work or sale.
- Do not assume the existing insurance fits after the owner's death or after everyone moves out.
- Ask for written confirmation of the appropriate coverage and any conditions.
- An empty house still needs attention — confirm coverage for the home as it is used now.

ASK YOUR ADVISOR

What is covered today, what is excluded, and what must we do to keep coverage in force?

THE TAKEAWAY

Verify the policy - do not rely on assumptions.

MISTAKE 07

selling without understanding the market

Price for today. Confirm authority before closing.

You deserve a clear picture of your options before you decide to sell. Look at the home's condition, recent comparable sales and the cost of holding it. Then compare an as-is sale with making selected repairs.

A date-of-death valuation may be needed for tax or estate purposes; it is different from today's listing-price analysis. Ask your tax advisor or attorney whether an independent appraisal is needed. An agent's market analysis is not a substitute for every required valuation.

WHAT TO DO

- Request a current market analysis and a written estimate of net proceeds for the options being considered.
- Evaluate offers for financing, contingencies, timing and costs, as well as price.
- Have counsel and the title company confirm sale authority, title requirements and any needed approvals.
- Look at the home's condition, recent comparable sales and the cost of holding it.
- Compare an as-is sale with making selected repairs before you decide.
- A date-of-death valuation may be needed for tax or estate purposes — it is different from today's listing-price analysis.
- Ask your tax advisor or attorney whether an independent appraisal is needed.

ASK YOUR ADVISOR

Which option best serves the estate after costs, timing, risks and legal requirements are considered?

THE TAKEAWAY

Use market evidence and professional advice to support the decision.

your probate property checklist

Print this page. Check the boxes as you go — and call me when one of them needs a hand.

BUILD YOUR TEAM

- ☐ Texas probate attorney chosen
- ☐ Real estate professional familiar with probate
- ☐ Role and authority confirmed before signing anything

UNDERSTAND THE PROCESS

- ☐ Original will, trust documents, death certificates, property records located
- ☐ Assets, debts, and interested parties listed
- ☐ Procedure and authority confirmed with counsel

CHOOSE PROVIDERS

- ☐ Written proposals, fees, and references compared
- ☐ Valuables separated for specialist review
- ☐ Access, inventory, proceeds, and disposal agreed in writing

PLAN THE TIMELINE

- ☐ Task list made with owner, date, and dependency
- ☐ Mortgage, taxes, insurance, utilities, maintenance tracked
- ☐ Plan reviewed with advisors as new information arrives

SECURE THE PROPERTY

- ☐ Rooms and items photographed, inventory created
- ☐ Keys and access controlled
- ☐ Log of removals, storage, and receipts kept

INSURE THE PROPERTY

- ☐ Insurer contacted, vacancy explained
- ☐ Coverage confirmed in writing, exclusions checked
- ☐ Renewal and payment dates tracked

UNDERSTAND THE MARKET

- ☐ Current market analysis and net proceeds requested
- ☐ As-is sale compared with selected repairs
- ☐ Sale authority and title confirmed with counsel and title company

Let's take the next step.

Have questions about an inherited home? Start with a conversation about the property, your priorities and the decisions ahead.

TALK WITH GUY

Book a 15-minute conversation

Call or text: (281) 413-8257

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GuyCourtney.com - tools and reference materials

Read my educational blogs

ProbateGuyTX.com - probate real estate

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This guide is general information about Texas probate, not legal advice. For advice about your specific situation, consult a Texas probate attorney.

Texas resources: State Law Library | Estates Code, Chapter 402 | Department of Insurance