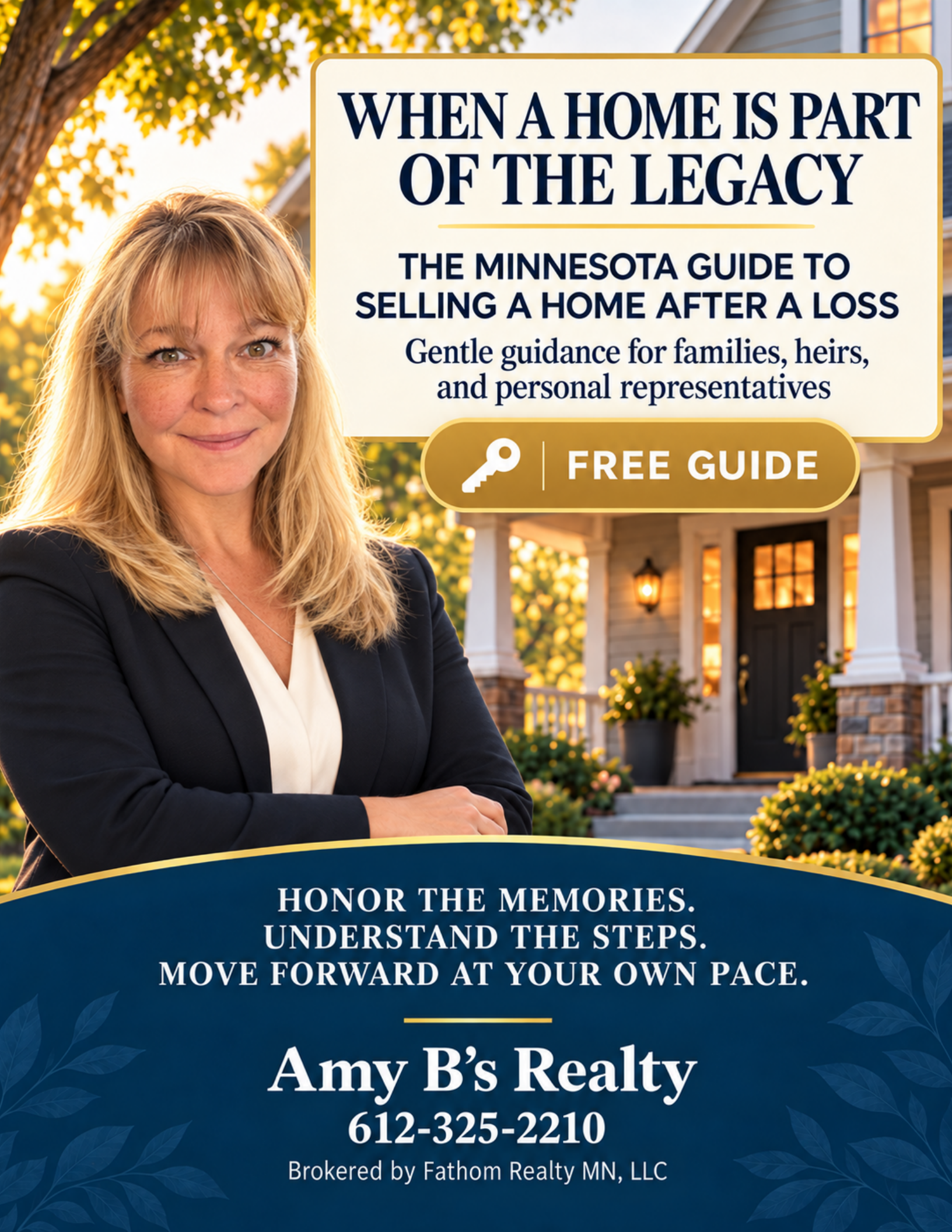




WHEN A HOME IS PART OF THE LEGACY

THE MINNESOTA GUIDE TO SELLING A HOME AFTER A LOSS

Gentle guidance for families, heirs,
and personal representatives



FREE GUIDE

**HONOR THE MEMORIES.
UNDERSTAND THE STEPS.
MOVE FORWARD AT YOUR OWN PACE.**

Amy B's Realty
612-325-2210

Brokered by Fathom Realty MN, LLC

You do not have to do everything at once

A home can hold years of routines, celebrations, photographs, and ordinary moments. After a loss, the practical decisions may arrive before anyone feels ready. This guide separates the process into smaller, more manageable steps.

There is no perfect pace. Begin with what protects the home and the estate, then make the remaining decisions as clarity develops.

First priorities

- Confirm that the home is secure, insured, heated or winterized, and being checked regularly.
- Locate the deed, will or trust, mortgage information, insurance policy, and important contacts.
- Ask a Minnesota probate attorney and title professional who has legal authority to act for the property.
- Keep mortgage, tax, insurance, association, and essential utility payments current while instructions are confirmed.
- Pause major repairs, cleanouts, distributions, or listing paperwork until the appropriate decision-maker is clear.

Amy's role

Amy can provide a market analysis, estimated seller net sheet, preparation options, vendor coordination, marketing, offer guidance, and a calm real-estate timeline. Legal authority, estate administration, taxes, and title transfer remain with the appropriate professionals.

Confirm who has authority to sell

The answer depends on how title was held and whether the property passes through a surviving owner, trust, other non-probate transfer, or a probate estate.

1

Surviving owner

Property held in joint tenancy with right of survivorship may pass to the surviving owner outside probate. Title documents still need review and recording.

2

Trust or other transfer

Property held in a trust or transferred through another valid non-probate method may be handled by the authorized trustee or recipient.

3

Probate estate

A court-appointed personal representative may administer estate property. Being named in a will alone does not create authority; the court issues Letters.

What to ask the attorney and title professional

- How is the property currently titled?
- Is probate required, and have Letters been issued?
- Who may sign a listing agreement, disclosures, purchase agreement, deed, and closing documents?
- Are there court restrictions, creditor issues, liens, surviving-spouse rights, or required notices?
- Where should sale proceeds be deposited and how may they be distributed?

Minnesota timing note

In an informal probate, state law generally prevents the personal representative from selling estate real estate until 30 days after the Letters are issued. Other restrictions may apply. See Minn. Stat. 524.3-711 and obtain case-specific legal advice.

Documents, security, and ongoing care

A home can quietly create risk when it is vacant or when bills and maintenance are overlooked. A simple written checklist helps families share the work.

DOCUMENTS TO GATHER

- Certified death certificates
- Will, trust, and court-issued Letters
- Deed and exact legal description
- Mortgage and home-equity statements
- Property-tax and insurance records
- HOA or association documents
- Utility, repair, warranty, and permit records
- Keys, garage remotes, alarm information
- Inventory of valuable personal property

PROTECT THE HOME

- Notify the insurer and confirm vacancy coverage
- Ask the mortgage servicer what documentation it needs
- Secure doors, windows, mail, vehicles, and valuables
- Maintain heat, utilities, smoke detectors, and sump pump
- Arrange lawn care, snow removal, and regular checks
- Forward mail and monitor bills
- Document the home's condition with dated photos
- Limit access and keep a key log
- Avoid public details about vacancy

Important

Do not cancel homeowners insurance or stop essential payments simply because the owner died. Ask the insurer, servicer, attorney, and personal representative for instructions that fit the estate.

A family communication plan

Grief affects timing, attention, and decision-making differently. A written process can reduce repeated conversations and help everyone understand what happens next.

1

Name the authorized decision-maker

Clarify who can make legal and real-estate decisions. Family consensus is valuable, but signatures and authority must follow the title and estate documents.

2

Choose one update method

Use one group email, shared document, or scheduled call for progress, deadlines, showings, offers, and professional advice.

3

Separate memories from market decisions

Allow time for photographs, keepsakes, and meaningful belongings before staging or cleanout. Record family requests rather than relying on memory.

4

Send disputes to the right professional

The real-estate agent can explain the market. The attorney should address authority, inheritance, objections, creditor issues, and distributions.

For belongings

Create five categories: keep with the family, distribute according to documents, appraise or sell, donate, and recycle or dispose. Do not distribute estate property until the authorized person and attorney confirm it is appropriate.

Selling the home without unnecessary pressure

The strongest plan balances the home's condition, the estate's responsibilities, available time and energy, and what buyers are likely to value.

1

Understand value

Request a current market analysis. Ask whether a retrospective date-of-death valuation or independent appraisal is also needed for tax or estate purposes.

2

Choose a preparation level

Compare an as-is sale, light preparation, and more extensive work. Consider likely return, carrying costs, risk, and the family's capacity.

3

Build a seller net sheet

Estimate mortgage and lien payoffs, repairs, cleanout, concessions, closing costs, commissions, taxes, and likely net proceeds.

4

Market with dignity

Protect personal information, remove sensitive documents and valuables, present the home respectfully, and keep the public story focused on the property.

5

Review offers completely

Compare price, financing, contingencies, inspection terms, closing date, possession, concessions, and certainty - not price alone.

A soft-touch promise

The home can be marketed professionally without turning a family's loss into advertising.

Mortgage, tax, title, and closing considerations

These topics can affect timing and net proceeds. Gather the questions early, then let the appropriate professional apply the rules to the estate.

MORTGAGE SERVICER

- What documents establish a successor's interest?
- How should payments be made now?
- Is assumption, payoff, modification, or sale being considered?
- Is the loan current, delinquent, or a reverse mortgage?

TAX PROFESSIONAL

- Is a date-of-death appraisal needed?
- What is the property's tax basis?
- How should improvements and selling costs be documented?
- Who reports the sale and receives tax forms?

TITLE & CLOSING

- Who must sign each document?
- Are probate, trust, or survivorship documents recorded?
- What liens, claims, or payoffs must be cleared?
- Where will the net proceeds be sent?

PROBATE ATTORNEY

- May the property be listed and sold now?
- Are notices, approvals, or court orders required?
- How should offers and proceeds be handled?
- What information must be shared with interested parties?

Tax reminder

For many inherited homes, federal tax basis is generally tied to fair market value at the date of death or an allowed alternate valuation date, but surviving-spouse, trust, estate-return, business-use, and other rules can change the calculation. Preserve records and consult a tax professional before relying on an estimate.

The next step can be small

Protect the home, confirm authority, gather the documents, and choose one manageable next action. Amy can help when the estate is ready for real-estate guidance.

Minnesota Courts - Probate, Wills & Estates

Definitions, responsibilities, common questions, and probate guidance. [Visit resource](#)

Minnesota Probate Forms

Statewide court forms and instructions. [Visit resource](#)

IRS Publication 523 - Selling Your Home

Federal information about selling and inherited-home basis. [Visit resource](#)

CFPB - Mortgage Help After a Death

Information about mortgage servicers and successors in interest. [Visit resource](#)

**Honor the memories. Understand the steps. Move forward
at your own pace.**

For a private, compassionate real-estate conversation:

Amy Behning | Amy B's Realty | 612-325-2210

amybsrealty.com

This guide provides general real-estate education and is not legal, probate, tax, title, mortgage, insurance, or financial advice. Estate circumstances vary. Consult the appropriate licensed professionals before acting.