

THE SOLD COLLECTIVE | LEGACY DIVISION

# The First 90 Days as an Executor

A practical checklist for families navigating an estate

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Being named executor often comes during one of the hardest times in a family's life. The legal and logistical to-do list piles up fast, and it's easy to feel buried.

This checklist breaks the first three months into clear, manageable steps. Work through it at your own pace. Skip what doesn't apply. Lean on your attorney, your CPA, and us when you need help.

There's no perfect order. Just keep moving forward.

## HOW TO USE THIS CHECKLIST

Each phase covers roughly 30 days, but timelines vary by estate. Check items off as you complete them. Items marked with a red arrow › include a quick tip. Bring this with you to attorney meetings — it doubles as a conversation guide.

**PHASE 1 | DAYS 1 – 30**

*Stabilize the estate, gather documents, and secure the home.*

- Locate the original will and any trust documents.
  - › *Check safe deposit boxes, home safes, attorney's office, and family files.*
- Order 10–15 certified copies of the death certificate.
  - › *You'll need them for banks, insurance, the court, and Social Security.*
- Contact the estate or probate attorney.
  - › *If you don't have one, we can refer you to several estate attorneys we trust.*
- File the will with the county Surrogate's Court.
  - › *In NJ, you must wait at least 10 days after the date of death before probating.*
- Get sworn in as Executor and obtain Letters Testamentary.
  - › *This is the legal document that proves your authority to act for the estate.*
- Notify Social Security, pensions, and any benefits providers.
- Cancel or transfer credit cards in the decedent's name.
- Forward mail to your address through USPS.
- Secure the family home: change locks, check all entry points.
- Confirm homeowners insurance is active and notify the carrier of vacancy.
  - › *Most policies require vacant-home coverage after 30–60 days unoccupied. Don't skip this.*
- Set thermostat appropriately and arrange basic property maintenance.
  - › *In winter: keep heat above 55°F to prevent frozen pipes. In all seasons: lawn care and mail removal.*
- Take inventory of personal property before anything is moved.
  - › *Photograph each room. It protects you legally and prevents family disputes later.*
- Locate financial accounts: checking, savings, investments, retirement.
- Locate life insurance policies and contact the carriers.

**PHASE 2 | DAYS 31 – 60**

*Settle accounts, value the estate, and start planning the home sale.*

Open an estate bank account.

› *Use the estate's EIN, not the decedent's SSN. Your attorney can help you set this up.*

Apply for the estate's Federal Tax ID (EIN) through the IRS.

Notify all known creditors and publish required legal notice if applicable.

Pay urgent bills: mortgage, utilities, insurance, property taxes.

› *Don't pay unsecured debts yet. Talk to your attorney first.*

Get a professional Comparative Market Analysis (CMA) on the home.

› *We provide court-ready CMAs at no cost. Critical for accurate estate valuation.*

Have personal property appraised if value is significant.

› *Jewelry, art, collectibles, vehicles. Use a certified appraiser.*

Locate the decedent's most recent tax returns and tax records.

Have a family meeting to discuss the home and other assets.

› *Even if there's a will, getting everyone aligned early prevents conflict later.*

Decide on the path forward for the home: sell as-is, prep & list, or hold.

› *We're happy to walk your whole family through the options with no pressure.*

Begin clearing personal belongings: keep, distribute, donate, discard.

› *Many families find this the hardest step emotionally. Pace yourself.*

Get quotes from estate cleanout companies if needed.

› *We have vetted cleanout crews we can refer you to.*

Review and address any reverse mortgage, liens, or back taxes on the home.

› *These are solvable. Don't let them delay the conversation.*

**PHASE 3 | DAYS 61 – 90**

*Execute the plan, prepare for sale, and keep beneficiaries informed.*

- Complete the home cleanout and any agreed-upon prep work.
  - › *If you chose the as-is path, this step may be skipped entirely.*
- If selling traditionally, prepare the home for market.
  - › *Light staging, photography, and pricing strategy. We handle the heavy lifting.*
- If selling as-is, review cash buyer offers and select the right one.
  - › *We bring multiple vetted buyers — not just one — so you have leverage and choice.*
- Coordinate with your attorney on probate filings and beneficiary notices.
- Send a written update to all beneficiaries on estate progress.
  - › *Transparency prevents 90% of family conflict during an estate.*
- Begin the formal estate accounting process with your attorney or CPA.
- File the decedent's final personal income tax return when due.
- If real estate is listed, review offers with the family before accepting.
  - › *We present every offer with a clear breakdown so you can make an informed decision.*
- Coordinate closing logistics: title, attorney, and proceeds distribution.
- Plan for federal and NJ estate tax filings if the estate is large enough.
  - › *NJ no longer has estate tax for deaths after 1/1/2018, but inheritance tax may still apply.*
- Keep meticulous records: every receipt, every transaction.
  - › *You'll need this for the final accounting and to protect yourself as executor.*
- Take care of yourself.
  - › *This is emotionally heavy work. Lean on family, friends, and your professional team.*

## YOU DON'T HAVE TO DO THIS ALONE

*We walk families through this every day.*

### How We Help Families

- › We meet you wherever you are in the process — whether you're still gathering paperwork or ready to talk about the home today.
- › We explain your options in plain English. No jargon, no pressure, no pitch.
- › We coordinate with your attorney, CPA, cleanout crews, appraisers, and title company so you have one fewer thing to manage.
- › We give you our honest professional opinion — then we support whatever decision you make.

### A Word from Tony & Tanner

Most of our estate clients aren't repeat real estate users. They're families navigating something hard, often for the first time. Our job is to make the home sale the easiest part of the process — not another source of stress.

Whatever you decide, we've got your back. We'll give you our honest professional opinion, and we'll support you in whatever direction you choose.

— **Tony Erzene & Tanner Sommese**

*Co-Founders, The Sold Collective*

#### READY TO TALK?

No pressure, no pitch. Just a conversation about your family's situation and your options.

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