Homeowners' Estate Planning
CHECKLIST

Keep your largest asset clear, current, and ready for family decisions.

Gather the Homeownership Paper Trail

01 Deed or title documents	02 Mortgage records	03 Homeowners insurance policy
04 Property tax records	05 Trust or estate documents	06 Beneficiary designations

Identify the People and Plan

Current Owner
Confirm whose name is on the deed, mortgage, and tax records.

Surviving Spouse or Co-Owner
Document who can stay in the home, manage payments, or make decisions.

Heirs or Beneficiaries
Specify who may inherit, sell, share, or buy out the property.

Trustee or Executor
Name the person responsible for carrying out the plan.

Family Decision Path
Outline how disagreements, upkeep costs, or sale decisions should be handled.

Review the Plan After Major Changes

Refinancing >>
Confirm loan records, ownership details, and estate documents still align.

Relocation >>
Review property, tax, insurance, and state-specific estate planning documents.

Major Renovations >>
Refresh insurance coverage, property value records, and planning assumptions.

Family Changes >>
Revisit heirs, trustees, co-owners, beneficiaries, and decision-makers.

Liquidity Changes >>
Confirm heirs can cover mortgage, tax, insurance, repair, and upkeep costs.

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