

THE PROBATE REAL ESTATE *Guide*

A COMPASSIONATE GUIDE FOR EXECUTORS, HEIRS, AND FAMILIES

SERVING FAMILIES ACROSS SOLANO COUNTY

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EQUAL HOUSING OPPORTUNITY

A Note *Before* We Begin

First, please accept my sincere condolences. Losing someone you love is hard enough. Being asked to manage their home and affairs at the same time can feel like too much.

If you're reading this, you may have been named executor, you may be an heir, or you may simply be trying to help your family figure out what comes next. Most people who find themselves here have never been through probate before. Feeling uncertain is completely normal.

I created this guide so you can understand the process at your own pace, before we ever sit down together. Inside, you'll find plain-language explanations, a timeline, checklists, and answers to the questions families ask me most often.

You don't need to have everything figured out. My role is to handle the real estate side with care, keep you informed at every step, and coordinate with your attorney so nothing falls through the cracks.

Whenever you're ready, I'm here.

With care,

Deanna Deckard

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READ IT AT YOUR OWN PACE. EACH SECTION STANDS ON ITS OWN, SO START WHEREVER YOU NEED ANSWERS MOST.

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Meet Your Probate Real Estate Partner



Deanna Deckard
REALTOR®

I help families sell homes during some of the most tender seasons of their lives. Probate sales ask for more than a typical listing: more patience, more paperwork, and more coordination between attorneys, courts, heirs, and buyers. That's the work I've chosen to focus on, and I approach every estate with care, clear communication, and a steady plan.

WHY FAMILIES WORK WITH ME

- Probate know-how: I understand how court-confirmed sales, heir notices, and out-of-state executors work, and I build the plan around them from day one.
- A steady communicator: You'll always know what's happening, what's next, and what I need from you.
- Attorney-friendly: I work alongside your probate attorney, not around them.
- Hands-on help: From clean-outs to repairs, I coordinate trusted vendors across the area so you don't have to.
- Respect for family dynamics: I keep every heir informed and treat every decision with care.

Proudly Serving Families Across

SOLANO COUNTY

FAIRFIELD • VACAVILLE

“Deanna is the best! We have attempted with other realtors to sell my mom's house and my mom never felt like they had her best interests in mind. This house has been our family home for 46 years, so my mom was pretty attached.

Then Deanna came along and my mom was at peace and trusted Deanna fully. We all felt at ease and let Deanna do what she does best, sell homes. Along the way, Deanna was so nurturing towards my 80-year-old mom and made sure she was good throughout the process. Her patience, care, and overall humanity is hard to come by these days, and when a home, especially a family home is being sold that extra touch is everything. Thank you, Deanna!”

Understanding Probate

Probate is the court-supervised process of settling a person's estate after they pass away.

It confirms who has authority to act, pays any final debts and taxes, and transfers what's left to the rightful heirs or beneficiaries. Think of it as a safeguard: the court makes sure the estate is handled fairly, creditors are treated properly, and property ends up with the people legally entitled to it.

SITUATION	WHAT IT'S CALLED	WHO MANAGES THE ESTATE	WHO INHERITS
There is a valid will	Testate estate	The executor named in the will	Beneficiaries named in the will
There is no will	Intestate estate	An administrator appointed by the court	Heirs determined by state law

DOES EVERY HOME GO THROUGH PROBATE?

Not always. Homes held in a living trust, owned jointly with right of survivorship, or passed through a transfer-on-death deed (where your state allows one) can often transfer without probate. Smaller estates may also qualify for a simplified process. Your attorney will confirm which applies to your family.

A QUICK NOTE ON TRUSTS

> When a home is held in a trust, the successor trustee can usually sell it without court involvement. Many of the same steps in this guide still apply: securing the property, valuing it, preparing it, and communicating with beneficiaries.

GOOD TO KNOW

Probate rules, timelines, and forms vary by state and even by county. This guide explains how the process generally works so you know what to expect. Your probate attorney will confirm exactly what applies to your family's situation, and I'll handle the real estate side in step with their guidance.

Key Terms, Made Simple

Probate comes with its own vocabulary. Here are the words you're most likely to hear from your attorney, the court, and me.

Decedent	*The person who passed away.*
Estate	*Everything the decedent owned at death: home, accounts, vehicles, belongings, and debts.*
Will	*A legal document stating how the decedent wanted their property distributed.*
Testate / Intestate	*Dying with a valid will / dying without one.*
Executor	*The person named in the will to manage the estate.*
Administrator	*The person appointed by the court when there is no will, or no executor able to serve.*
Personal Representative (PR)	*A general term covering both executors and administrators. Many states use this title.*
Letters Testamentary	*Court document giving an executor legal authority to act for the estate.*
Letters of Administration	*The same authority, issued to an administrator when there is no will.*
Probate Court	*The court that oversees the estate. Some states call it Surrogate's, Orphans', or Chancery Court.*
Petition	*The formal request filed to open probate and appoint a personal representative.*
Beneficiary	*Someone named in the will to receive property.*

Key Terms, Made Simple

Heir	*Someone entitled to inherit under state law, typically a close relative.*
Creditor Claim Period	*A window, often three to six months, during which creditors can file claims against the estate.*
Inventory & Appraisal	*The official list of estate assets and their values, filed with the court.*
Date-of-Death Value	*The home's market value on the day the decedent passed. Important for taxes.*
Stepped-Up Basis	*A tax rule that often resets inherited property's cost basis to its date-of-death value, which can reduce capital gains tax.*
Full Authority / Independent Administration	*Permission to sell property with limited or no court supervision.*
Limited Authority / Supervised Administration	*The court must approve, or confirm, the sale.*
Court Confirmation	*A hearing where a judge approves the sale price and buyer.*
Overbid	*At a confirmation hearing, a higher offer from another buyer that can replace the original.*
Notice of Proposed Action	*A notice sent to heirs before a sale under full authority, giving them a chance to object.*
Bond	*A guarantee, similar to insurance, that some courts require to protect the estate from mismanagement.*
Final Accounting	*The personal representative's report showing all money in and out of the estate.*
Distribution	*Transferring remaining assets to heirs once debts and expenses are paid.*

The Probate Process, Step by Step

Every estate is different, but most follow the same general path.

1	2	3	4	5	6	7
OPEN PROBATE	RECEIVE LETTERS	NOTIFY & INVENTORY	SETTLE DEBTS	SELL OR TRANSFER HOME	FINAL ACCOUNTING	DISTRIBUTE & CLOSE

> The home sale can often begin once Letters are issued, while other steps continue in parallel.

☑ OPEN PROBATE

The executor or a family member, usually with an attorney, files a petition with the probate court in the county where the decedent lived. The original will is submitted if there is one.

☑ RECEIVE LETTERS

After a hearing or review, the court appoints the personal representative and issues Letters Testamentary or Letters of Administration. This is the document that gives legal authority to act, including listing and selling the home.

☑ NOTIFY AND INVENTORY

The personal representative notifies heirs, beneficiaries, and creditors, and often publishes a notice in a local newspaper. They gather and value all assets, including a date-of-death valuation of the home.

☑ SETTLE DEBTS AND EXPENSES

Valid creditor claims, final bills, and taxes are paid from estate funds. The mortgage, property taxes, insurance, and utilities on the home must keep being paid during this time.

☑ SELL OR TRANSFER THE HOME

The property is either sold, with proceeds going to the estate, or transferred directly to an heir. Depending on your state and the authority granted, the sale may need court confirmation.

☑ FINAL ACCOUNTING

The personal representative prepares a report showing all income, expenses, and sale proceeds, and submits it to the court and heirs.

☑ DISTRIBUTE AND CLOSE

Once the court approves, remaining assets are distributed and the estate is formally closed.

Your Probate Timeline

A straightforward probate often takes 6 to 12 months. Estates with disputes, complex assets, or court-confirmed sales can take 12 to 24 months or longer.

Phase	Typical timing	What's happening	The real estate side
Immediately after the loss	Weeks 1–2	Locate the will, gather documents, contact an attorney	Secure the home, notify the insurer, keep utilities on
Opening probate	Weeks 2–8	Petition filed, hearing scheduled, Letters issued	Free consultation and home valuation; plan next steps
Notice & inventory	Months 1–4	Heirs and creditors notified; assets valued	Date-of-death value documented; clean-out and prep begins
Listing & marketing	Months 2–6	Creditor claim period runs	Home listed; offers reviewed with the PR and attorney
Under contract & closing	30–90 days after acceptance	Court confirmation if required	Inspections, appraisal, possible overbid hearing, closing
Accounting & distribution	Months 6–12+	Debts paid, final accounting filed	Sale proceeds deposited to the estate account

These ranges are typical, not guaranteed.

What can slow things down

- Disagreements among heirs
- A missing or contested will
- Court backlogs in your county
- Liens, back taxes, reverse mortgages, or title issues
- An out-of-state executor or hard-to-reach heirs
- A required court confirmation hearing

What can speed things up

- Full or independent authority to sell
- An organized executor with documents in one place
- Heirs who agree on the plan early
- Starting home preparation while paperwork is in progress

The Role of the Executor

You are the estate's decision-maker and its caretaker. It's an important role, and you don't have to carry it alone.

Your attorney guides the legal steps. I guide the real estate.

Your Core Responsibilities

- **Act in the estate's best interest.** This is called a fiduciary duty. It means making decisions that are fair to all heirs, not just yourself.
- **Protect estate assets.** Keep the home secure, insured, and maintained until it's sold or transferred. Keep estate money separate. Open an estate bank account and run all income and expenses through it.
- **Keep records.** Save receipts for every repair, bill, and service. You'll need them for the final accounting.
- **Communicate.** Keep heirs reasonably informed about major decisions, including the sale of the home.
- **Follow court rules and deadlines.** Your attorney will track these closely.

What you're not expected to do

- Know real estate law or market pricing
- Personally clean out, repair, or stage the home
- Pay estate expenses from your own pocket without keeping records
- Resolve every family disagreement on your own

Your real estate decisions

- Keep the home, transfer it to an heir, or sell it
- Sell as-is or make repairs first
- Choose a listing price, based on a professional valuation
- Review and accept offers, with attorney input and court approval if required

If you live out of state: Many executors do. I can coordinate access, vendors, showings, and signing remotely, and send you photo and video updates so you always know the condition of the home.

Selling a Home in Probate

A probate sale looks a lot like a traditional sale, with a few extra layers of paperwork and oversight.

The biggest difference is who has the authority to sign, and whether a judge must approve the final deal.

BEFORE THE HOME CAN BE SOLD

- The personal representative must be appointed and hold Letters
- The attorney confirms what level of authority was granted
- Heirs may need to be notified before the sale
- The home should be valued as of the date of death

TWO PATHS TO A SALE

	Full / Independent Authority	Limited Authority / Court Confirmation
Who approves the sale	The personal representative	A probate judge
Heir notice	Usually a Notice of Proposed Action or similar	Notice of the court hearing
Timeline	Similar to a traditional sale, often 30–45 days to close	Often 60–90+ days, depending on the court calendar
Overbidding	No	Yes, at the confirmation hearing
Buyer experience	Familiar and straightforward	Requires patience; some buyers avoid it

HOW A COURT-CONFIRMED SALE WORKS

1. The home is listed and marketed like any other property.
2. The personal representative accepts an offer, subject to court confirmation.
3. The attorney files a petition and the court schedules a hearing, often 30–60 days out.
4. At the hearing, other buyers may bid. The first overbid must typically exceed the accepted price by a set amount required by state law.

Selling a Home in Probate

5. The judge confirms the winning buyer and price.
6. The sale closes, usually within 30 days of confirmation.

Price rules to know: Some states require the sale price to be at least a certain percentage of the appraised value, often 90%. Your attorney will confirm what applies.

What buyers should expect: Probate homes are commonly sold as-is, disclosures may be limited because the seller never lived there, and timelines can be longer. I prepare buyers and their agents for this upfront, which keeps deals together.

Taxes, briefly: Because inherited homes often receive a stepped-up basis, selling near the date-of-death value may mean little or no capital gains tax. Always confirm with a CPA.

QUESTIONS TO ASK YOUR ATTORNEY BEFORE LISTING

- What level of authority was I granted: full or limited?
- Will the sale need court confirmation?
- Do heirs need to receive notice before I accept an offer?
- Is there a minimum sale price based on the appraisal?
- Is a bond required, and does the sale affect it?
- When can I sign a listing agreement?

Working With Heirs and Family Members

A family home holds decades of memories. Disagreement doesn't mean anyone is wrong. It usually means everyone cares.

COMMON SITUATIONS

- **One heir wants** to keep the home, others want to sell
- **An heir** is living in the property
- **Siblings disagree** on price, timing, or repairs
- **Some heirs live far away** and feel out of the loop
- **Sentimental belongings** need to be divided first

HOW I KEEP EVERYONE ALIGNED

- **One shared plan** with the same market data for every heir
- **Regular updates** on showings, feedback, and offers
- **A neutral voice** that lets the numbers guide the conversation
- **Clear roles:** the executor decides, heirs stay informed, the attorney handles disputes

If an heir wants to buy the home

This is often possible. The heir may purchase at fair market value, or the estate may distribute the home to them and adjust shares. A professional valuation keeps the process fair and transparent.

If someone is living in the home

Whether it's a family member or a tenant, the attorney will advise on the proper steps. I can help plan a respectful timeline for showings and move-out.

Before anything leaves the house: Ask heirs to walk through and tag items they'd like to keep. Photograph valuables and important papers. This prevents misunderstandings later.

TIPS FOR PRODUCTIVE FAMILY CONVERSATIONS

1. Meet when everyone can attend, even by video
2. Start with shared goals: honoring your loved one and treating everyone fairly
3. Put decisions and next steps in writing afterward
4. Bring in your attorney early if tension grows

Selling As-Is vs. Preparing the Home

There's no single right answer. I'll show you the numbers for each option so the decision is clear.

The best choice depends on the home's condition, the estate's available funds, the heirs' timeline, and your local market.

	Sell As-Is	Light Prep	Full Preparation
WHAT'S INVOLVED	Clean-out only, or none	Clean-out, deep clean, paint, yard, minor fixes	Repairs, updates, staging, professional photos
UPFRONT COST	Lowest	Moderate	Highest
TIME TO LIST	Fastest	2–4 weeks	4–8+ weeks
LIKELY BUYERS	Investors, cash buyers, renovators	Broad buyer pool	Broadest pool, including first-time buyers
SALE PRICE	Typically lowest	Often the best return on effort	Highest, if the market supports it
BEST FOR	Heavy repairs, limited funds, need for speed	Most estates	Well-kept homes in strong markets

What "as-is" really means: The estate won't make repairs or offer credits for condition. Buyers can still inspect. The estate must still disclose known material defects as required by your state.

Questions I'll help you answer

- Does the estate have cash for repairs, or will costs be reimbursed at closing?
- Will a specific repair return more than it costs?
- Can the home pass a lender's appraisal, or is it cash-buyer only?
- How long can the estate carry the mortgage, taxes, insurance, and utilities?

Highest-return updates

- Removing clutter and personal items
- A deep clean
- Fresh neutral paint
- Basic yard care
- Fixing anything broken, leaking, or unsafe

About cash offers: You may receive unsolicited offers from investors. Some are fair; many are well below market. I'll help you compare any offer to what the home could bring on the open market, so you can decide with confidence.

Protecting and Preparing the Property

A vacant home is vulnerable. Protecting it early preserves its value and helps you meet your duties.

Secure the home

- Change or rekey the locks; list everyone with a key
- Confirm insurance is active and notify the insurer.
- Ask about a vacancy policy, since standard coverage may lapse after 30–60 days vacant
- Remove valuables, firearms, medications, and documents
- Forward the mail
- Arrange regular check-ins, weekly if possible

Maintain the home

- Keep electricity, water, and heat on to prevent damage and allow showings
- In cold climates, winterize plumbing if the heat will be off
- Keep up with lawn care or snow removal
- Continue mortgage, property tax, and HOA payments through the estate account

Prepare for sale

1. **Family walk-through.** Heirs tag keepsakes and personal items.
2. **Distribute or store belongings.** Move items to heirs or a storage unit.
3. **Estate sale or donation.** Sell remaining furnishings or donate them. Keep receipts.
4. **Clean-out and haul-away.** Clear what's left.
5. **Deep clean.** Including carpets, appliances, and windows.
6. **Repairs and touch-ups.** As agreed in the pricing plan.
7. **Photography and marketing.** Once the home shows well.

I COORDINATE EACH OF THESE STEPS WITH TRUSTED LOCAL VENDORS, AND I CAN MEET THEM AT THE PROPERTY SO YOU DON'T HAVE TO.

Executor Checklist

You don't have to do it all at once, and many items can be handed to your attorney or to me.

First two weeks

- [ ] Obtain 10–15 certified copies of the death certificate
- [ ] Locate the original will and any trust documents
- [ ] Contact a probate attorney
- [ ] Secure the home and vehicles; change locks if needed
- [ ] Notify the homeowner's insurance company
- [ ] Forward mail and keep essential utilities on
- [ ] Gather recent bills, bank statements, and the mortgage statement

Opening the estate

- [ ] File the probate petition (with your attorney)
- [ ] Receive Letters Testamentary or Letters of Administration
- [ ] Obtain an Employer Identification Number (EIN) for the estate
- [ ] Open an estate bank account
- [ ] Notify Social Security, banks, and other institutions
- [ ] Notify heirs, beneficiaries, and creditors as required

Executor Checklist

THE HOME

- [ ] Locate the deed, mortgage, HOA, and property tax records
- [ ] Schedule a date-of-death valuation or appraisal
- [ ] Meet with me for a no-obligation consultation and market analysis
- [ ] Confirm your authority to sell with your attorney
- [ ] Decide: keep, transfer to an heir, or sell
- [ ] Coordinate a family walk-through for belongings
- [ ] Schedule clean-out, estate sale, and any repairs
- [ ] Sign the listing agreement

SALES & CLOSING

- [ ] Review offers with me and your attorney
- [ ] Complete court confirmation, if required
- [ ] Provide Letters and ID to the title or escrow company
- [ ] Cancel utilities and insurance after closing
- [ ] Deposit sale proceeds into the estate account

CLOSING THE ESTATE

- [ ] Pay valid debts, final expenses, and taxes
- [ ] File the final income tax return and any estate tax return
- [ ] Prepare the final accounting
- [ ] Distribute remaining assets to heirs
- [ ] Petition the court to close the estate

Common Probate Questions

Can I list the home before probate is finished?

Often, yes. In most cases you can list and sell once you've been appointed and hold Letters. You don't need to wait for the estate to close. Your attorney will confirm timing.

Can I start preparing the home before I receive letters?

You can usually secure and protect the home right away. Selling or giving away belongings, or signing a listing agreement, should wait for your attorney's guidance.

Who pays the mortgage while the estate is open?

The estate does, from estate funds. Keep payments current to protect the home. Federal law generally lets heirs keep an existing mortgage without the lender calling the loan due.

What if the home has a reverse mortgage?

The loan typically becomes due after the borrower's death. Heirs often have limited time, commonly six months with possible extensions, to sell, pay off, or refinance. Contact the loan servicer promptly.

What if the home is worth less than what's owed?

The estate may need a short sale or other arrangement with the lender. Your attorney and I can walk through options.

Do I have to make repairs before selling?

No. Many probate homes sell as-is. We'll compare the costs and likely returns so you can choose.

How is the listing price decided?

With a comparative market analysis, sometimes alongside a formal appraisal. The price needs to be fair to heirs and defensible to the court.

What if an heir disagrees with the sale?

The personal representative generally has authority to sell, but heirs may have the right to object. Your attorney handles formal disputes. Clear, shared information often prevents them.

Will the estate owe taxes on the sale?

Thanks to stepped-up basis, capital gains are often small or none when the home sells near its date-of-death value. Consult a CPA for your situation.

Common Probate Questions

Who pays the real estate commission?
Commission is paid from sale proceeds at closing, not from your pocket. In court-confirmed sales, the court may approve the commission.

What happens to belongings left in the house?
They're estate property. Heirs should select keepsakes first, then items can be sold, donated, or removed. I can connect you with estate sale and clean-out professionals.

I live out of state. Can I still do this?
Yes. Most paperwork can be signed electronically or by mail, and I'll manage access, vendors, and showings locally.

How long will it take to sell?
Once listed, most homes sell on a similar timeline to the local market. Add time for court confirmation if required.

HAVE A QUESTION THAT ISN'T HERE?

Every estate is different. Call or text me and I'll walk through your situation, with no obligation. You can also find more resources at my website.

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Guidance for Families in Transition

Settling an estate is paperwork, but it's also grief.
Give yourself permission to move at a pace that feels human.

Be gentle with yourself

Grief can make simple tasks feel heavy. It's okay to take breaks, ask for help, and not have every answer.

You don't have to decide everything at once

Most decisions about the home can wait until Letters are issued. Protecting the property is the only urgent step.

Honor the memories

Before the home is cleared, consider photos or a video walk-through of each room. Some families hold a small gathering to say goodbye to the house.

Share the load

Invite siblings or relatives to take on specific tasks: sorting photos, coordinating donations, handling utilities.

Watch for scams

Estates can attract unsolicited offers, pushy buyers, and fraudulent calls. Verify anyone who contacts you, and never sign anything under pressure.

Lean on your team

Your attorney, CPA, and real estate agent each carry part of this for you. You're the decision-maker, not the do-everything person.

My Probate Sale Service Plan

A clear plan and a single point of contact for everything related to the home.

01 Consultation & Valuation

- A private, no-pressure conversation about your goals
- Comparative market analysis and date-of-death value estimate
- Side-by-side options: sell as-is, prep and sell, or transfer

02 Property Care & Preparation

- Help securing the home, insurance, and utilities
- Clean-out, estate sale, cleaning, and repairs with trusted vendors
- Vendor meetings on site, with photo and video updates

03 Strategic Marketing

- Professional photography and a respectful listing
- MLS, major home search sites, and social media
- Outreach to buyers and agents who understand probate

04 Offers & Negotiation

- Clear offer comparisons with net proceeds to the estate
- Coordination with your attorney on terms and court requirements
- Buyer preparation for as-is terms and timelines

05 Court Confirmation Support

- Documentation for your attorney's petition
- Attendance at the hearing, with overbid management

06 Closing & Beyond

- Coordination with title, escrow, and lenders
- Utility and insurance shut-off reminders
- A final settlement statement for your accounting

Trusted Vendor Partners

You shouldn't have to search for help during a hard season. These are professionals I trust. Referrals are offered as a courtesy, and you're always free to choose your own.

SERVICE	HOW THEY HELP	WHEN YOU'LL NEED THEM
Probate attorney	*Opens the estate, advises on authority, handles court filings*	*Right away*
CPA / tax professional	*Estate and final income tax returns, stepped-up basis guidance*	*Early, and at closing*
Appraiser	*Date-of-death valuation for court and tax purposes*	*Before listing*
Estate sale company	*Sells furnishings and household items*	*After the family walk-through*
Clean-out & junk removal	*Clears remaining contents, arranges donations*	*After the estate sale*
Cleaning service	*Deep clean before photos and showings*	*Before photography*
Handyman / contractor	*Repairs, painting, and touch-ups*	*As agreed in the pricing plan*
Locksmith	*Rekeying and securing the home*	*Right away*
Landscaper	*Yard care and curb appeal*	*Ongoing while vacant*
Moving & storage	*Moves keepsakes to heirs or storage*	*After the walk-through*
Title / escrow	*Clears title and manages closing*	*Once under contract*
Grief support	*Counseling and bereavement groups*	*Any time*

NEED A NAME FOR ANY OF THESE?

I'll share the local referrals I trust most, call or text me at (707) 718-7757

WHEN YOU'RE READY

Your Next Step

You don't need to have a plan to reach out. Our first conversation is simply a chance to talk through where things stand, with no obligation.

WHAT TO HAVE HANDY. IF YOU CAN:

- The property address
- Your Letters, or where you are in the probate process
- Your attorney's name, if you have one
- Any known concerns about the home's condition

"When a home becomes part of an estate, you deserve a guide who leads with care."

Let's talk when you're ready



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Where applicable, each office is independently owned and operated. If your property is currently listed with a real estate broker, please disregard this notice. It is not our intention to solicit the offerings of other real estate brokers. Information is deemed reliable but not guaranteed. Equal Housing Opportunity.

EQUAL HOUSING OPPORTUNITY