THE GRANA GROUP

DELIBERATE BY DESIGN

FOR EXECUTORS AND TRUSTEES

Selling a Home Through an Estate or Trust

A plain, ordered checklist for handling a loved one's home, with the care these situations deserve.

THE SHORT VERSION

First confirm you have the authority to sell. Then get a real value. The home almost never needs to be emptied or repaired to sell well. Take it in this order and it stays manageable.

Confirm your authority first

You cannot sell what you do not yet have the authority to sell.

Two common paths, and the estate attorney will tell you which applies:

Your role	Where the authority comes from	The typical step
Executor or administrator	The court, through the estate	Letters testamentary or of administration are issued to you
Successor trustee	The trust document itself	You act under the trust's terms, often without probate

Listing before your authority is in place creates problems that are hard to undo. Confirm it before anything else.

The home does not have to be emptied or repaired

Estate homes routinely sell exactly as they are.

You are not obligated to renovate, stage, or even fully clear the home before it goes to market. Condition is already reflected in what comparable homes have sold for, so this is a question of your time and energy, not of leaving money behind. A short, specific cleanup is sometimes worth it. A renovation almost never is.

Get a real value early

One shared number keeps every later conversation calm.

Before you or the heirs decide anything, get a grounded value from recent comparable sales matched by type and neighborhood. It steadies the conversations among heirs, with the attorney, and about timing. A tax professional can also explain the stepped-up basis, which often matters here. Ask them, not us.

Documents to gather

- [ ] The will or the trust document

- [ ] The letters or trustee authority naming you
- [ ] The most recent mortgage statement, if a loan remains
- [ ] Property tax and any HOA or condo statements
- [ ] The homeowners insurance policy, kept active
- [ ] Any prior appraisal or date-of-death valuation

The order of operations

- [ ] Confirm who has authority to sell, in writing
- [ ] Talk with the estate attorney before listing
- [ ] Secure the home: insurance active, utilities on, mail handled
- [ ] Get a grounded value from recent comparable sales
- [ ] Understand the tax picture with a professional
- [ ] Decide what stays, what goes, and what is donated
- [ ] Agree how the heirs will be kept informed
- [ ] Choose as-is or a short, specific prep list
- [ ] List once your authority and the heirs are aligned

> We have walked a number of families through this, at their pace. When you are ready for the home part, we can take it from wherever you are.
>
> **The Grana Group | 571.243.6851 | www.thegranagroup.com**

This guide is general information, not legal or tax advice. Please work with the estate attorney and a tax professional on your specific situation.

Clare Grana | VA License #0225133634 | The Grana Group at Samson Properties | 571.243.6851 | Equal Housing Opportunity