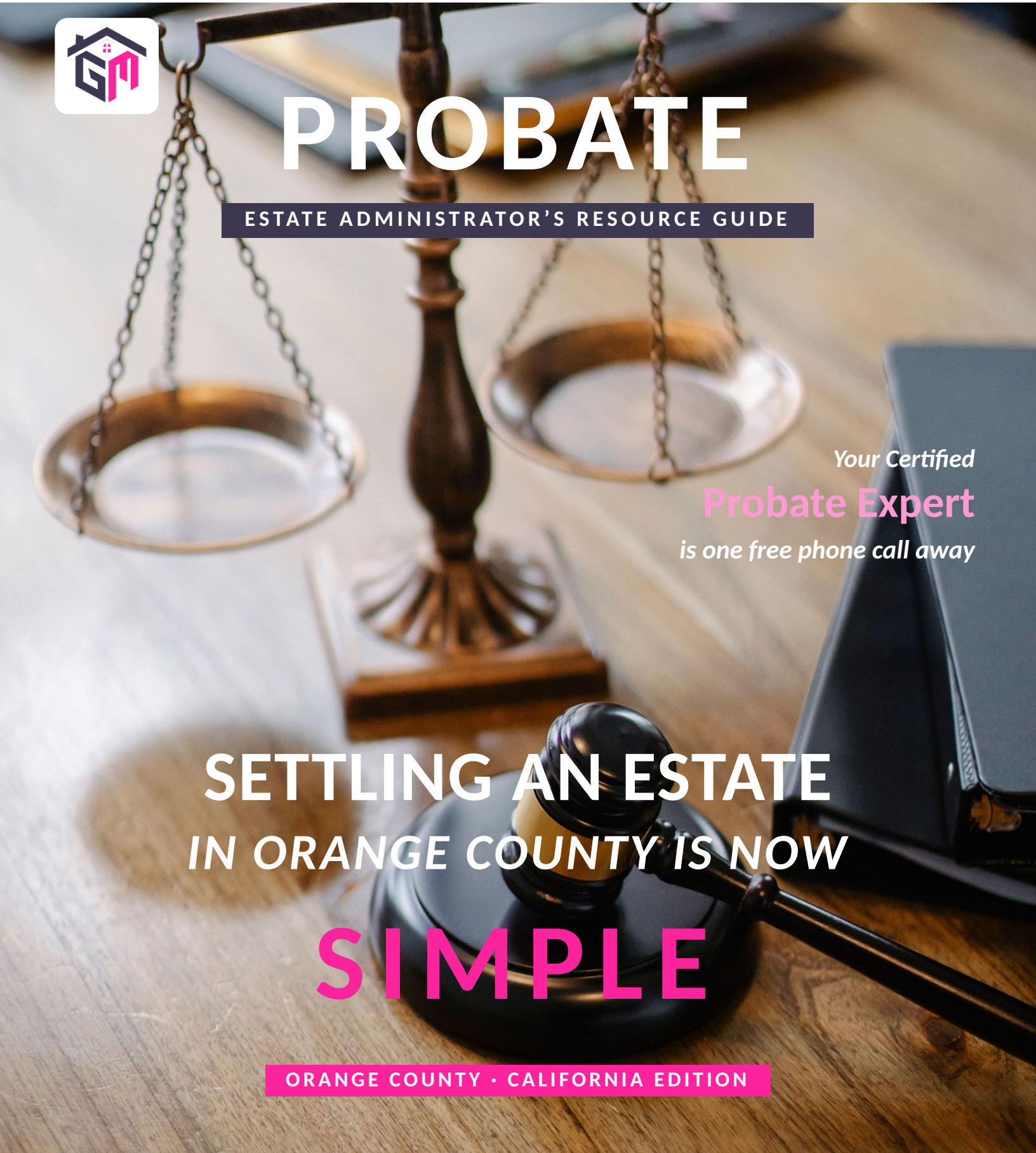
HOW LONG DOES
Probate Take in Orange County?

TIMELINES
CHECKLISTS
SOLUTIONS

SELLING, KEEPING & PROTECTING
the Family Home During Probate



PROBATE

ESTATE ADMINISTRATOR'S RESOURCE GUIDE

Your Certified
Probate Expert
is one free phone call away

SETTLING AN ESTATE
IN ORANGE COUNTY IS NOW
SIMPLE

ORANGE COUNTY · CALIFORNIA EDITION

Goli McDowell · REALTOR® · Certified Probate Expert · GM Estates · DRE# 02210125 · eXp Realty of California, Inc.
(949) 371-5116 | probate@gmestates.us | gmestates.us | Endorsed provider & referral partner of the Estate Aid Network

A Personal Welcome

From Goli McDowell, Certified Probate Expert · GM Estates



Dear Executor / Administrator,

I know that navigating probate and estate matters can feel overwhelming — especially while you are grieving. This guide was created to give you clarity, confidence, and support as you move through the probate process here in **Orange County, California**. Inside, you'll find practical guides, resources, and checklists designed to help you make informed decisions and connect with trusted professionals when needed.

This work is personal for me. After losing a close family member, my own family was completely overwhelmed by the complexity of the probate process and the stress of handling their home. We felt lost navigating the legal maze while trying to grieve. That experience inspired me to specialize in this field. Today, I combine my local Orange County real estate knowledge with the full resources and collective experience of the national **Estate Aid Network (EAN)** to make this process seamless, compassionate, and stress-free for families going through exactly what mine did.

If at any point you'd like personal guidance, I'm only a phone call away: **(949) 371-5116**.

Warmly,

Goli McDowell

REALTOR® · Certified Probate Expert · GM Estates · DRE# 02210125

Brokered by eXp Realty of California, Inc.

> **Please remember:** I am a real estate professional, not a probate attorney, tax accountant, or financial advisor. For specific legal or tax advice, please consult with a qualified professional. As a Certified Probate Expert backed by the Estate Aid Network's nationwide team of experts and service providers, I can advise you on next steps, connect you with the right professionals, and in some cases directly assist with estate tasks.

HOW TO USE THIS GUIDE

- **Start with the Probate Milestones (pages 4–8)** to understand the road ahead in the Orange County probate court.
- **Jump to any topic** using the index on the next page — each section stands on its own.
- **Call me first** when you need a vendor, a professional referral, or just a straight answer. One call, and I'll coordinate the rest.

Index of Resources & Guides

Estate Administrator's Resource Guide · Orange County, California

1	**California Probate Milestones**	Overview of the key steps in an Orange County probate and what to expect, with a visual process map. *(pp. 4–5)*
2	**Milestones: Step-by-Step**	Each milestone explained — what it is, why it matters, who does it. *(pp. 6–8)*
3	**Court Forms & Filing Checklist**	Every form and document needed to open a California probate, with links. *(p. 9)*
4	**Five Things To Know Before You File**	IAEA authority, lodging the will, notice deadlines, and bond waivers. *(p. 10)*
5	**Trusted 3rd-Party Guidance**	Why and when you may want legal and other professional representation. *(p. 11)*
6	**Notice of Probate / Creditors**	What it is, when and how to publish and file it in California. *(p. 12)*
7	**Securing Real Property**	Protecting the value of estate property — an Orange County priority. *(p. 13)*
8	**Managing Assets & Belongings**	Distribution, selling, donations, and valuations. *(p. 14)*
9	**When Can Assets Be Sold?**	California rules, IAEA authority, and court confirmation. *(p. 15)*
10	**Personal Property Management**	Handling vehicles, valuables, and household contents. *(p. 16)*
11	**Real Estate Options & Solutions**	Exploring different paths for inherited property. *(p. 17)*
12	**Quick Sale / Cash Offers**	How fast-close offers work and what to expect. *(p. 18)*
13	**Traditional Listing / Full Market Sale**	Maximizing value through an open-market sale. *(p. 19)*
14	**Keeping Real Estate in the Family**	Title services, financing, Prop 19, and long-term planning. *(p. 20)*
15	**Mortgage & Loan Solutions**	What to do with financed homes, cars, and leases. *(p. 21)*
16	**Cash Advances on Estates**	Options for heirs needing funds before the estate closes. *(p. 22)*
17	**Client Stories**	Orange County families I've helped through probate sales. *(p. 23)*

Before you begin: does this estate even need full probate?

California offers simplified procedures for smaller estates. For deaths on or after April 1, 2025, estates valued under **$208,850** may qualify for a small-estate affidavit, and a **primary residence up to $750,000** may qualify for a simplified court petition instead of full probate (AB 2016). Thresholds adjust periodically — call me and I'll help you determine what applies before you spend months in court unnecessarily.

California Probate Timelines & Milestones

How probate works in Orange County

Important note: Probate laws and procedures vary by state and county. This handout is a general overview for Orange County, California and is not legal advice. Always confirm requirements with the court or a qualified California probate attorney. If you need a probate attorney, the Estate Aid Network has hundreds of vetted attorneys nationwide — I can connect you with one who practices right here in Orange County.

Where Orange County probate cases are heard

Probate / Mental Health Division of the Superior Court of California, County of Orange
Costa Mesa Justice Complex — 3390 Harbor Blvd., Costa Mesa, CA 92626
Probate Clerk's Office: First Floor · (657) 622-8452 · occourts.org

1	**Petition for Probate (Form DE-111)**	File the initial petition with the probate court in Costa Mesa to begin probate.
2	**Publication & Notice of Hearing**	Publish the Notice of Petition (DE-121) in a local newspaper and mail notice to heirs before the hearing.
3	**Court Hearing & Appointment**	The court appoints the executor/administrator and issues **Letters Testamentary** or **Letters of Administration** (DE-150).
4	**Establish the Estate Entity**	Obtain a TIN/EIN from the IRS and open an estate bank account to manage finances.
5	**Notice to Creditors**	Notify known creditors (DE-157). Creditors generally have **4 months** from issuance of Letters to file claims.
6	**Inventory & Appraisal (DE-160)**	File an inventory of estate assets within 4 months; a court-appointed **probate referee** appraises non-cash assets.
7	**Manage Estate Finances & Assets**	Collect income, pay valid debts/taxes, and sell property if needed.
8	**Formal Asset Evaluation**	Date-of-death valuations establish the stepped-up basis used in final tax filings.
9	**Tax Filings**	File unfiled personal returns and any estate/fiduciary returns (federal and California).
10	**Final Accounting & Distribution**	Submit the final accounting and proposed distribution to the court for approval.
11	**Closing the Estate**	Court approves the final report, assets are distributed to heirs, and the executor is discharged.

How long does it take? Most straightforward Orange County probates take **9–18 months** from filing to final distribution. Contested estates, hard-to-sell property, or tax complications can extend that timeline — good preparation is the best way to stay on the shorter end.

The California Probate Process

From filing to final distribution — a typical 12-month Orange County case

START

File Petition for Probate (DE-111)

File at the Costa Mesa probate court · Publish notice of the first court hearing in an approved local newspaper (DE-121).

5–6 WEEKS

Hearing & Appointment

Court signs the **Order for Probate (DE-140)** and issues your **Letters (DE-150)** · Sign Duties & Liabilities of Personal Representative (DE-147) · Bond issued if required.

WITHIN 90 DAYS of Letters

Required State Notices

Mail notice to: **1.** Franchise Tax Board **2.** Dept. of Health Care Services **3.** Victim Compensation Board.

WITHIN 120 DAYS of Letters

Marshal the Estate

1. Gather assets **2.** File Inventory & Appraisal (DE-160) **3.** Notice to creditors (DE-157) **4.** Allow or reject creditor claims · Obtain estate EIN & open estate bank account.

SELLING THE HOME

FULL AUTHORITY — IAEA

Sign listing agreement · Probate purchase agreement · Open escrow · **Notice of Proposed Action (DE-165) — 15 days** · Draw loan docs · Close escrow. *No court confirmation needed.*

LIMITED AUTHORITY — COURT CONFIRMATION

Price must be ≥ **90% of probate referee's appraised value** · 10% customary court deposit · Publish for sale · Accept offer · Report of Sale & Petition for Order Confirming Sale · Notice to buyer, beneficiaries & interested parties · **Court hearing with overbidding** · Court order · Close escrow.

~6 MONTHS

Taxes

Prop 19 property-tax filings · Capital gains / stepped-up basis documentation · Estate taxes (Form 706 — rare, very large estates only) · Final personal & fiduciary returns.

8–12 MONTHS

Petition for Final Distribution

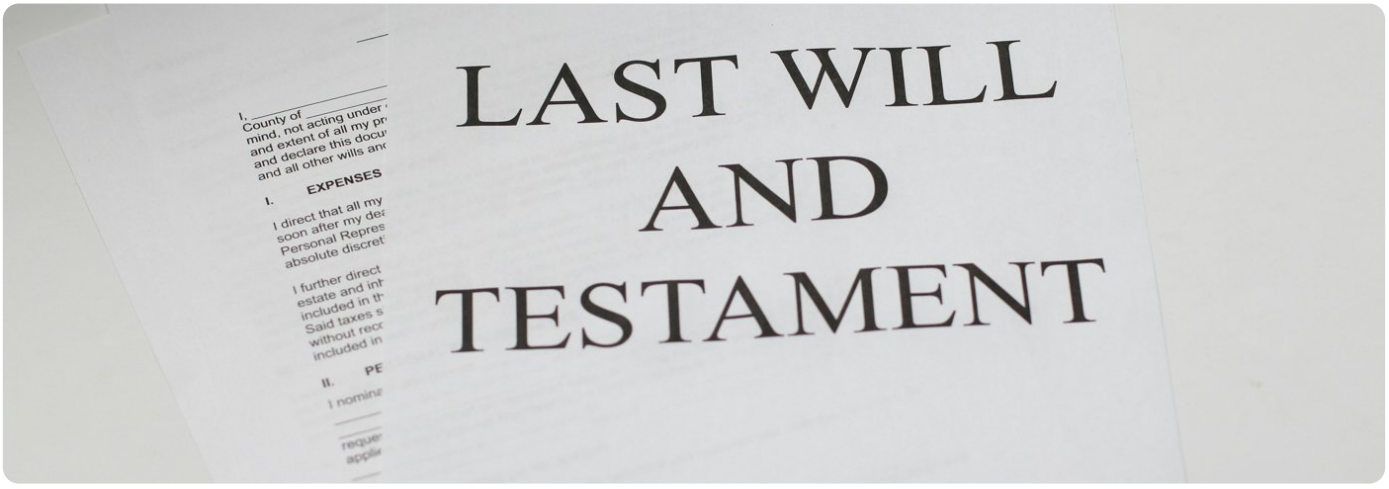
File final accounting & proposed distribution · Court hearing · Judge approves distribution to heirs.

END ~12 MO.

Case Closed

Receipts on distribution filed · Ex parte petition for discharge · Executor released · **Case closed.**

Typical uncontested timeline; every estate differs. Full vs. limited authority is set when the court grants your petition — see page 15 for how it changes the sale process.



Probate Milestones: Step-by-Step

Steps 1–4 · Opening the estate

1 Petition for Probate (Form DE-111)

What it is: The formal request asking the Orange County probate court to open probate. It is filed with the will (if there is one), a certified death certificate, and basic information about heirs and assets. A court filing fee applies (check the current fee schedule at occourts.org).

Why it matters: Without this filing, nothing else can move forward. This is how the court gains oversight and ultimately gives you legal authority to act.

Who does it: The proposed executor/administrator, often with help from a probate attorney or a Certified Probate Expert.

2 Publication & Notice of Hearing (Form DE-121)

What it is: California requires the Notice of Petition to Administer Estate to be published in a newspaper of general circulation where the decedent lived (typically three times before the hearing) and mailed to heirs and beneficiaries at least 15 days before the hearing.

Why it matters: The court will not approve your appointment unless notice was properly given. Publication errors are one of the most common causes of delayed hearings.

Who does it: The petitioner, usually coordinating with an approved local newspaper. I can point you to the publications Orange County families commonly use.

3 Court Hearing & Appointment

What it is: A judge reviews your petition at the Costa Mesa Justice Complex. If approved, the court signs the Order for Probate (DE-140) and issues your **Letters Testamentary or Letters of Administration (DE-150)** — the legal proof that you can act for the estate. You will also sign the Duties & Liabilities of Personal Representative form (DE-147), and the court may require a bond unless it is waived.

Why it matters: The Letters are the document banks, title companies, and buyers will ask to see. Request several certified copies.

Who does it: The Orange County probate court; you attend or appear through your attorney.

4 Establish the Estate Entity

What it is: Request an Employer Identification Number (EIN/TIN) from the IRS — free at irs.gov — and open a dedicated estate bank account.

Why it matters: This separates estate money and assets from personal funds and ensures clean records for taxes, the court, and distributions to heirs.

Who does it: Executor, sometimes with help from a CPA, banker, or Certified Probate Expert.

WE'RE HERE TO HELP

As a Certified Probate Expert backed by the Estate Aid Network, I can review your estate, provide guidance, and in some cases even assist with administrator tasks. I am not an attorney and this is not legal advice — but I can help you avoid the mistakes that cost families the most time. **Call (949) 371-5116.**

5 Notice to Creditors (Form DE-157)

What it is: Formal notice to known and reasonably ascertainable creditors that the estate is open. In California, creditors generally must file claims within **4 months of the date Letters are issued**, or 60 days after notice is mailed to them, whichever is later.

Why it matters: It creates a clear deadline for claims. After it passes, late claims are often barred — protecting you and the heirs.

Who does it: Executor, usually guided by the attorney. Keep proof of every notice mailed.

6 Inventory & Appraisal (Form DE-160)

What it is: A complete list of estate assets — real estate, bank accounts, vehicles, business interests, and personal property — generally due within **4 months** of appointment. In California, a court-appointed **probate referee** appraises all non-cash assets, including the home.

Why it matters: The court and heirs must know what the estate owns. The referee's appraisal also sets the minimum price benchmarks if real estate is sold with court confirmation.

Who does it: Executor, supported by the probate referee, appraisers, and real estate professionals.

7 Manage Estate Finances & Assets

What it is: Collect estate income (rents, dividends, refunds), pay valid debts, settle claims, keep insurance in force, and sell assets if necessary.

Why it matters: Debts and taxes must be handled before distributions — and careful management protects you from personal liability as a fiduciary.

Who does it: Executor, with support from accountants, real estate professionals, and vendors I can coordinate for you.

8 Formal Asset Evaluation & Stepped-Up Basis

What it is: A formal valuation of estate assets as of the date of death. This establishes the **"stepped-up basis"** — the adjusted value used for tax purposes, whether an asset is sold or passed to heirs.

Why it matters: With Orange County home values, an accurate date-of-death appraisal can save heirs tens of thousands of dollars in unnecessary capital gains taxes and provides documentation for the court and IRS.

Who does it: Executor, with the probate referee, independent appraisers, real estate brokers, and tax professionals.

9 Tax Filings

What it is: Filing the decedent's final personal returns (federal 1040 and California 540), a fiduciary income tax return for the estate if required (1041 / CA 541), and — only for very large estates — a federal estate tax return. California has **no state estate or inheritance tax**.

Why it matters: The IRS and Franchise Tax Board can delay distribution if filings are missed. Taxes must be settled before the estate closes.

Who does it: Executor, with a CPA or tax preparer experienced in estates.

WE'RE HERE TO HELP

Need a date-of-death valuation or a broker price opinion on an Orange County property? I prepare these regularly and can coordinate licensed appraisers when a formal report is needed. **Call (949) 371-5116.**

10 Final Accounting & Petition for Distribution

What it is: A detailed report of everything collected, spent, and proposed for distribution, filed with the court for approval.

Why it matters: It protects you by showing every dollar was handled properly — and it is the court's green light to distribute.

Who does it: Executor, typically with CPA or attorney review.

11 Closing the Estate

What it is: The court reviews the final accounting, approves the distribution, and discharges the executor.

Why it matters: This ends your legal responsibility and allows heirs to receive their inheritance.

Who does it: The Orange County probate court formally closes the case.

WHAT DOES PROBATE COST IN CALIFORNIA?

California sets statutory fees for both the attorney and the personal representative, calculated on the gross value of the estate (Probate Code §10810) — each receives:

Estate Value (gross)	Statutory Fee	Example
First $100,000	4%	$4,000
Next $100,000	3%	$3,000
Next $800,000	2%	$16,000
Next $9,000,000	1%	—

Example: a $1,000,000 Orange County home generates a statutory fee of $23,000 each for the attorney and the executor (executors who are also heirs often waive their fee). Court costs, publication, probate referee, and appraisal fees are additional. This is general information, not legal or tax advice.

> **Reminder:** Probate rules, document names, and deadlines differ by county and state. This guide reflects general California practice for Orange County. Always confirm with the probate court or a licensed California attorney.



Court Forms & Filing Checklist

Everything you file to open a probate case in California

To open a probate case in California, you file the Petition for Probate along with several mandatory supporting documents and local court forms.

1. PRIMARY JUDICIAL COUNCIL FORMS REQUIRED

- **Form DE-111 (Petition for Probate)** — the main application used to request the opening of the estate, validate a will (if one exists), and appoint an executor or administrator.
- **Form DE-121 (Notice of Petition to Administer Estate)** — notifies heirs, beneficiaries, and creditors of the hearing date; also used for newspaper publication.
- **Form DE-147 (Duties & Liabilities of Personal Representative)** — summarizes your legal obligations; signed by the proposed executor/administrator.
- **Form DE-140 (Order for Probate)** — submitted for the probate judge to sign once the petition is approved.
- **Form DE-150 (Letters)** — the official credential granting legal authority to act for the estate with banks, title companies, and agencies.

2. ADDITIONAL SUPPORTING DOCUMENTS NEEDED AT FILING

- **Original Will & Codicils** (if applicable) — must be lodged with the court, with a typed copy if handwritten or hard to read.
- **Certified Copy of the Death Certificate** — required by the court clerk to confirm passing.
- **Form DE-142 (Waiver of Bond by Heir or Beneficiary)** — filed if beneficiaries agree to waive the representative's bond.
- **Confidential Statement of Birth Date & Driver's License Number** — required by many courts to verify the personal representative's identity.
- **County-Specific Local Forms** — individual Superior Courts (including Orange County) often require local cover sheets or referral forms, such as the request for a Probate Referee.

3. FILING CHECKLIST & NEXT STEPS

- **1. Gather information** — collect details on the decedent's assets, property values, debts, and contact information for all heirs and beneficiaries.
- **2. File with the Superior Court** — file the initial packet with the probate clerk in the county where the deceased resided (for Orange County: Costa Mesa Justice Complex, First Floor).
- **3. Pay court fees** — the standard initial filing fee in California is **$435** (or file a Fee Waiver form if eligible); confirm the current fee at occourts.org.
- **4. Publish & serve notice** — have a non-party mail Form DE-121 to interested parties at least 15 days before the hearing, and publish the notice in an approved local newspaper.

DON'T WANT TO CHASE FORMS ALONE?

I help Orange County executors assemble this exact packet, point you to the accepted local newspapers, and connect you with vetted probate attorneys when needed. I'm not an attorney — but I know this checklist by heart. **Call (949) 371-5116.**

Five Things To Know Before You File

IAEA authority, bond waivers & the details that delay probates

1. IAEA AUTHORITY: FULL VS. LIMITED



On **Form DE-111** (Petition for Probate) and **Form DE-150** (Letters), the court grants authority under the **Independent Administration of Estates Act (IAEA)** — and it makes all the difference for property sales:

- **Full Authority** — the executor/administrator can list, negotiate, and close a real estate sale **without prior court confirmation** (a Notice of Proposed Action is still sent to beneficiaries).
- **Limited Authority** — requires court approval and a formal **court overbid hearing** before a property sale can close.

2. LODGE THE ORIGINAL WILL — NOT JUST A COPY

- A copy of the will attached to Form DE-111 is required for filing, but the **original hard-copy will must be lodged separately** with the court clerk within **30 days** of the decedent's passing.
- Courts will not issue Letters or approve the petition until the original document has been officially lodged.

3. STRICT NOTICE & PUBLICATION DEADLINES

- **Form DE-121** (Notice of Petition to Administer Estate) must be served on all heirs/beneficiaries at least **15 days before the hearing**, and the notice must be published in an approved local newspaper.
- Even minor technical errors in service or publication will cause the probate judge to push the hearing out by **weeks or months**.

4. BOND WAIVERS (FORM DE-142)

- If the will doesn't explicitly waive bond — or there is no will — the court will require the representative to post a **legal bond** unless all named heirs sign **Form DE-142**.
- A probate bond can be costly and requires good credit. Getting signed waivers upfront saves the estate **time and money**.

5. KNOW WHERE LEGAL ADVICE BEGINS

> **A note on legal advice:** I can explain the timeline and the real estate side of this process, but I cannot give legal advice or draft court forms — only a licensed attorney or registered legal document assistant can. I am a real estate professional, not a probate attorney, tax accountant, or financial advisor. For specific legal or tax advice, please consult with a qualified professional.

WANT A SECOND SET OF EYES?

Before you file, I'll walk through this list with you, flag what applies to your estate, and connect you with a vetted Orange County probate attorney if you need one — at no charge. **Call (949) 371-5116.**

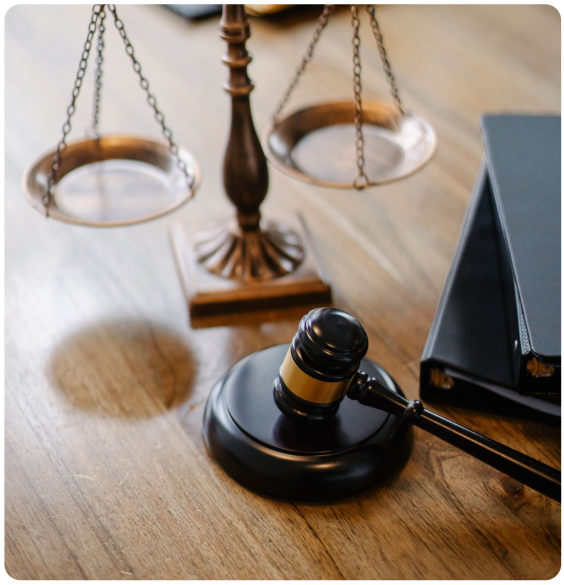
Trusted 3rd-Party Guidance

One call. The right professionals. Peace of mind.

Settling an estate often requires multiple professionals. Instead of searching on your own, let me connect you with trusted, pre-screened professionals who understand estate needs and know Orange County.

THE MOST IMPORTANT FIRST STEP: THE ATTORNEY

Hiring a probate or estate attorney is often the best way to protect the estate and avoid costly delays — especially in California, where filing and notice requirements are strict. I understand some families try to save money by handling probate themselves. If you don't hire an attorney, I can still guide you, connect you with the right vendors, and help keep the estate on track. I am not an attorney and cannot provide legal advice — but I can help you avoid common mistakes and know when to bring in legal support.



PROFESSIONALS I CAN CONNECT YOU WITH

- **Probate & Estate Attorneys** — vetted local attorneys who practice at the Orange County probate court
- **Accounting & Tax Pros** — final returns, fiduciary returns, valuations
- **Estate Sale & Clean-Out Services** — auctions, donations, full clean-outs
- **Appraisers** — homes, jewelry, vehicles, collectibles
- **Financial & Insurance Advisors** — preserve value, manage funds, vacant-home coverage
- **Contractors & Maintenance** — secure, repair, and prepare properties for sale

WHY CALL ME FIRST?

- Save time and stress with **one point of contact** who knows your estate
- **Pre-vetted professionals** who understand probate — drawn from my local network and the national Estate Aid Network
- **A Certified Probate Expert** to guide you, even if you choose not to hire an attorney

PROTECT YOUR FAMILY'S LARGEST ASSET

If a single call to handle everything is easier for you, I provide a **concierge service** to coordinate all of the above, plus other services. My concierge and coordination service is **free of charge**. To be matched with the right attorney and vendor team for your estate, **call (949) 371-5116 today.**

Notice of Probate / Notice to Creditors

California publication and creditor-claim rules

WHAT IT IS



California uses two kinds of notice. The **Notice of Petition to Administer Estate (DE-121)** is published in a local newspaper before your appointment hearing. After appointment, the **Notice of Administration to Creditors (DE-157)** is mailed to known creditors. Together they:

- Alert creditors and interested parties that the estate is open
- Set a firm deadline for creditors to file claims
- Protect the executor and estate from late claims and disputes

TIMING & DURATION IN CALIFORNIA

- **Publication:** DE-121 must run in a newspaper of general circulation in the city where your loved one lived — typically **three times**, with the first publication at least 15 days before the hearing.
- **Mailed notice:** Send DE-157 to known and reasonably ascertainable creditors promptly after appointment.
- **Claim deadline:** Creditors generally have **4 months from the date Letters are issued**, or 60 days from the date notice was mailed to them, whichever is later (Probate Code §9100).

KEY REMINDERS

- Keep **proof of publication** (the newspaper files an affidavit with the court) and proof of every mailed notice.
- Use a newspaper the Orange County court accepts for the decedent's city — picking the wrong paper can force you to re-publish and delay your hearing.
- This notice is for creditors — heirs and beneficiaries are notified separately.

NEED HELP?

Through the Estate Aid Network, these services are available in every state — and I handle the Orange County details personally, including pointing you to accepted local newspapers and keeping your notice deadlines on track. **Call (949) 371-5116.**

Securing & Maintaining Real Property

An executor's fiduciary duty — and an Orange County priority

As the court-appointed executor or personal representative, you have a **fiduciary responsibility** to protect and preserve the estate's property: securing real estate, keeping it maintained, and ensuring insurance coverage remains adequate. By maintaining the condition and value of the property, you safeguard one of the estate's largest assets and protect the interests of all heirs and beneficiaries.

> **Why this matters even more in Orange County:** Our real estate is highly desirable, but probate properties here frequently face strict local code enforcement on deferred maintenance — particularly aging homes in established neighborhoods. With many heirs living out of the area or out of state, vacancy is common, leaving homes vulnerable to unauthorized access and costly **HOA fines**. Protecting the estate's equity takes a proactive, on-the-ground approach.

WHAT TO DO

Task	How I Help
Change locks & secure all entry points	I coordinate locksmith service & free quotes
Shut off water / protect plumbing on vacant homes	I arrange trusted handyman services
Maintain lawn & exterior appearance (avoid code/HOA violations)	I coordinate landscaping & lawn care
Keep gutters clean & functioning to avoid water damage	I arrange trusted handyman services
Monitor property regularly for damage or trespass	I set up regular property checks & home security
Address urgent repairs (roof leaks, HVAC, etc.)	I coordinate licensed contractors
Review insurance coverage for vacant property	I connect you with estate-savvy insurance advisors
Respond to HOA notices & city code-enforcement letters	I help you resolve issues before fines accrue

One number for all of it: **(949) 371-5116**.

PROTECT YOUR FAMILY'S LARGEST ASSET

If a single call to handle everything is easier for you, my **free concierge and maintenance coordination program** handles everything above, plus other services — especially valuable for out-of-area heirs. **Call (949) 371-5116.**

Managing & Distributing Assets & Belongings

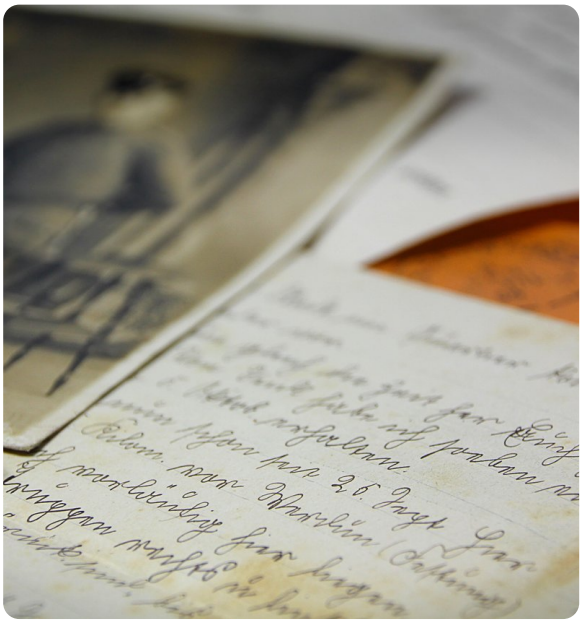
Handling personal property with care and fairness

When a loved one passes, one of the most emotional and overwhelming parts of probate can be handling their personal belongings. From sentimental keepsakes to valuable assets, every item needs to be thoughtfully managed.

1. DISTRIBUTION AMONG HEIRS

- **Fair division:** Personal property can be divided among heirs based on sentimental value or by legal direction in the will.
- **Helpful tool:** Estate-management software (such as EstateExec.com) lets executors catalog, manage, and distribute assets fairly while keeping full records. Ask me about **complimentary access** for families I work with.

2. SELLING ASSETS



Not every item can or should be kept. Options include:

- **Estate Sale Companies** — organize and run household sales
- **Clean-Out Companies** — quickly remove unwanted belongings
- **Consignment / Auction Houses** — ideal for high-value items
- **Donation Centers** — tax-deductible receipts for usable goods
- **Vehicle Sales** — through my network I can arrange cash offers for cars, trucks, SUVs, RVs, boats, and more

3. EVALUATION OF ASSETS

- **Step-up basis:** Assets are re-valued at the date of death for tax purposes — critical for final tax filings whether items are sold or kept.
- **Appraisals:** Jewelry, vehicles, antiques, firearms, art, and collectibles should be formally appraised. Proper documentation often saves heirs significant capital gains taxes.

> **Why this matters:** As executor, it's your responsibility to preserve and account for all estate property. An organized approach reduces conflict, ensures fairness, and protects you legally.

WE'RE HERE TO HELP

I can coordinate estate sales, clean-outs, appraisals, and donation runs with trusted Orange County vendors — and keep the records your final accounting will need. **Call (949) 371-5116.**

When Can Assets Be Sold?

California's rules: IAEA authority vs. court confirmation

One of the biggest questions in probate is: *"When can we sell the house or other major assets?"*

THE GENERAL RULE

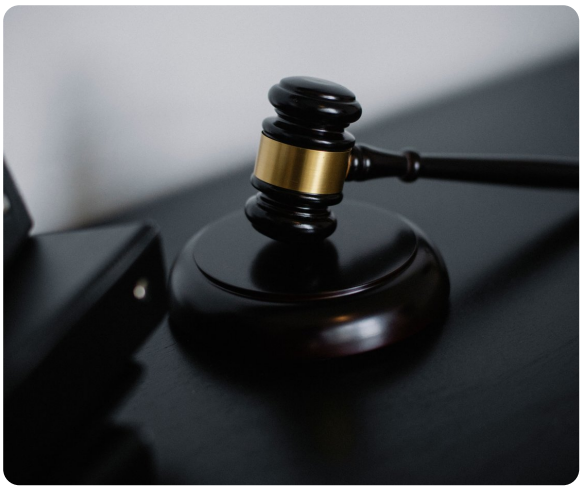
Once the executor or administrator has been officially appointed and has received **Letters**, real estate and other large assets can generally be sold — often to cover debts, pay expenses, or prepare for distributions to heirs. Before appointment, property cannot be sold; the court has not yet granted authority.

THE KEY CALIFORNIA QUESTION: WHAT AUTHORITY DO YOU HAVE?

Full Authority (IAEA)	Limited Authority / Court Confirmation
If the court grants **full authority** under the Independent Administration of Estates Act, you can sell real estate **without court confirmation**. You give heirs a 15-day **Notice of Proposed Action (DE-165)**; if no one objects, the sale closes like a normal transaction. Faster, more flexible, and usually nets more.	With **limited authority** (or if the will restricts IAEA), the sale must be **confirmed in court**. The accepted offer generally must be at least **90% of the probate referee's appraised value**, and at the hearing other buyers may **overbid** in open court before the judge approves the final sale.

WHEN THE COURT GETS MORE INVOLVED

- **Disputes or disagreements** between heirs or creditors
- **Guardianships or conservatorships** involving minors or incapacitated heirs
- **Foreclosures or liens** complicating the property's title
- **Other complex situations** requiring special approvals or protections



Key takeaway: Most of the time, once you're appointed — and especially with full IAEA authority — sales can proceed. But the type of authority you request at the very first filing shapes how fast and how profitably you can sell. It pays to get this right on day one.

WE'RE HERE TO HELP

I specialize in guiding Orange County families, executors, and heirs through these decisions with clarity and confidence — including preparing a sale strategy for either type of authority. I'm not an attorney, but I work alongside yours. **Call (949) 371-5116.**

Personal Property Management

Handling assets & valuables

WHY IT MATTERS

From vehicles and jewelry to tools and household furniture, personal property can be overwhelming to evaluate, organize, distribute, or sell. I help you protect family keepsakes, maximize value, create distribution plans, and clear what's no longer needed.

I COORDINATE EVALUATIONS, APPRAISALS & CASH OFFERS FOR:

Vehicles, Boats, RVs

Cash offers and private-sale coordination

Art & Collectibles

Formal appraisal and auction placement

Firearms & Antiques

Legal, compliant transfer and sale

Furniture & Home Decor

Estate sale, consignment, or donation

Jewelry

Certified appraisal before any sale

Tools & Equipment

Valuation and buyer matching

HOW I HELP

I don't just "haul it off." I connect you with the right evaluators, buyers, and sales channels — ensuring personal property and assets are handled legally, respectfully, and profitably. Think of me as a **free concierge** for this service.

In some cases, buyers in the Estate Aid Network purchase assets directly — not just as middlemen. If there are belongings or inherited assets that need to be sold, **call me first**. If a direct purchase makes sense, it saves you money and time; if not, I'll connect you with the right buyers, free of charge.

For families keeping belongings and assets, I provide **complimentary estate-management software** to help organize and divide assets fairly among family members and heirs.

WE'RE HERE TO HELP

As a Certified Probate Expert, I can review your estate, provide guidance, and in some cases even assist with administrator tasks directly. **Call (949) 371-5116.**

Real Estate Options & Solutions

Transfers, financing, selling & management for inherited property

Real estate is what I do best. As an Orange County REALTOR®, investor, and Certified Probate Expert — backed by the Estate Aid Network's specialists in every market — I help families with everything from transferring title, to managing mortgage and financing needs, to selling inherited real estate. My job is to guide you to the best solution for the family and heirs.

YOUR OPTIONS AT A GLANCE

Mortgage & Finance

When heirs want to keep inherited real estate in the family but need financing or a new mortgage to do so — including buying out siblings.

Title & Ownership Transfer

When property is kept in the family, title must be changed from the decedent or estate into the heir's name — correctly and cleanly.

Property Management

When income-producing real estate is inherited and the family wants to keep it as an investment, my partners make management seamless.

Owner Financing Solutions

When some heirs want a sale and others want income, an owner-finance structure can provide the best of both worlds.

Full-Market Listing

When top value is the priority, my full-service listing approach is built to maximize what the estate nets. *(See page 19.)*

Quick 'As-Is' Sale

When a home needs work — or heirs need speed and certainty — I coordinate fast, fair cash closings. *(See page 18.)*

Sometimes speed and certainty matter more than squeezing out every dollar. A quick sale gives heirs peace of mind by eliminating delays, repairs, and complications.

> Real estate solutions are provided locally by me, Goli McDowell of GM Estates, and where helpful by vetted Estate Aid Network partners — certified REALTORS®, brokers, and cash-ready buyers. The Estate Aid Network is not a real estate company and provides estate administration support whether real estate is involved or not.

NOT SURE WHICH PATH FITS?

I'll walk you through the numbers on each option — net proceeds, timeline, taxes to consider — so your family can decide with clear eyes. **Call (949) 371-5116.**

Quick Sale / Cash Offers

The fastest & simplest option

WHAT TO EXPECT

Timeline	Proceeds	Costs
Close in as little as **14 days***	**80–90%** of market value	Minimal — often no closing costs or fees

*With full IAEA authority. Sales requiring court confirmation follow the court's hearing calendar — I'll map the realistic timeline for your specific case.

SCENARIOS WHERE IT MAKES SENSE

Homes In Good Condition	Dated But Solid Homes	Homes In Need of Rehab
Offers near **90%** of market value	Offers near **85%** of ARV*	Offers near **75%** of ARV*

*ARV — After Repair Value: the highest possible selling price a home in excellent condition could sell for in a market area.

WHY FAMILIES CHOOSE THIS OPTION

- Eliminate high mortgage payments; avoid foreclosure, liens, or tax penalties
- Settle the estate quickly to distribute funds to heirs
- Eliminate the hassle of clean-up, showings, and repairs — sell truly "as-is"
- Especially practical for out-of-area heirs managing an Orange County property from a distance

For families who value speed, simplicity, and certainty, this option provides peace of mind.



> Cash purchases are made by vetted, cash-ready buyers in my local and Estate Aid Network circles. I'll always show you the trade-off between a quick sale and a full-market listing — in writing — so the estate can make an informed choice.

LOOKING FOR A CASH OFFER OR QUICK SALE?

In many cases I can arrange a written cash offer within **24 hours**. **Call (949) 371-5116 to get your quick-sale price.**

Traditional Listing / Full Market Sale

Maximize the home's value with a full-service listing

WHAT TO EXPECT

Timeline	Proceeds	Cost & Commissions
30–90 days (listed to closed)	**98–105%** of fair market value	**3–7%** of selling value* (all commissions are negotiable)

MY LISTING SERVICES

- Professional photography
- 3D virtual tours
- Listing video walk-throughs
- Architectural floor plans
- MLS listing syndication
- Enhanced web exposure
- Home staging
- Pre-listing inspections
- Home repairs & renovations
- Property clean-out & cleaning
- Public open houses
- Broker open houses

LISTING GUARANTEES

- ***Full Market Value Guarantee** — if you don't receive an offer at fair market value or better within 59 days, I'll sell your home for FREE.
- **Communication Guarantee** — a guaranteed weekly strategy session to discuss our approach and adjustments.
- ***Easy Exit Guarantee** — if you're not satisfied with the marketing and sales approach, cancel anytime.

*Multiple listing plans are available; items marked with an asterisk apply to some listing plans and not others. Ask me which plan fits your estate.



> For estates selling with **court confirmation**, I also handle the extra steps — referee-appraisal pricing, court filing coordination with your attorney, and preparing for the overbid hearing — so the process stays on track.

SELLING FOR TOP VALUE IS THE PRIORITY?

My listing approach is built specifically for probate and estate properties in Orange County — combining local market expertise with the Estate Aid Network's 30+ years of combined brokerage experience. **Call (949) 371-5116.**

Keeping Real Estate In The Family

Solutions for keeping real property & assets

WHY IT MATTERS



Many heirs want to keep real estate for family use, rental income, or legacy reasons. The process often requires updating title, arranging financing, or coordinating property management. I make this transition smooth and secure. I have no ownership in any title or mortgage company and I am not an attorney — but through the Estate Aid Network's trusted vendor partners (real estate attorneys, title companies, mortgage loan officers, and title insurance agencies), this process has been coordinated for thousands of heirs and executors nationwide.

Title Services

Whether you plan to sell or keep inherited real estate, title and ownership records are one of the most overlooked — and most important — parts of the process. I work with trusted real estate attorneys and title agencies to ensure a clear, legal transfer to the rightful heirs.

Mortgage & Finance

From buying out siblings to paying estate debts, the right loan or structure makes all the difference. I connect families with lenders and programs that specialize in estate situations — traditional mortgages, refinances, and estate-specific loans.

Long-Term Ownership

Moving in yourself, or keeping the home as a rental or investment? Either way, the goal is preserving value and stability. I coordinate everything from property preservation and maintenance to tenant placement and professional management.

California Prop 19 — know before you decide: Since 2021, the parent-child property tax exclusion is limited. In general, a child must move into the inherited home as their **primary residence** to keep the parent's low property tax base, and the exclusion is capped (currently the taxable value plus $1 million). Inherited rentals and second homes are typically **reassessed at market value** — which can dramatically change the math on keeping an Orange County property. Always confirm the numbers with a qualified tax professional before deciding; I can model the scenarios with you.

When a loved one passes, mortgages, loans, leases, and dues must be addressed to protect the estate.

WE'RE HERE TO HELP

Thinking about keeping the family home? Let's run the full picture — title, financing, property taxes, and management — before you commit. **Call (949) 371-5116.**

Mortgage & Loan Obligations In Probate

Debts tied to assets don't disappear

MORTGAGES

- Keep payments current to avoid foreclosure — especially important with high Orange County balances.
- Heirs or buyers may apply to assume the loan, or sell and pay it off at closing.
- Reverse mortgages are usually due at death, but heirs can request time to refinance or sell.

AUTO LOANS & OTHER SECURED DEBTS

- Continue payments to prevent repossession.
- Options: assume the loan (if approved), refinance, or sell the asset to cover the debt.

LEASES

- Notify the lessor promptly.
- Choices include returning the asset, negotiating early termination, or transferring the lease to a family member or purchaser.

TAXES, HOA DUES & LIENS

- These attach directly to property — and HOA dues are a frequent surprise in Orange County communities.
- Act quickly to catch up or negotiate; unpaid balances can block a sale or transfer.

NEXT STEPS

- Notify creditors as soon as possible.
- Gather loan and lease documents for the executor or attorney.
- Explore takeover or assumption options before deciding to sell.

NEED HELP?

I can guide you in notifying creditors, coordinating a mortgage, lease, or loan takeover, reviewing options, and protecting estate assets. I'm not an attorney, but I help families preserve options and connect with the right professionals. **Call (949) 371-5116.**

Cash Advances On An Estate

Accessing funds before probate closes

Probate often takes many months — sometimes a year or more — before heirs see any distribution. In the meantime, families may need money for funeral costs, medical bills, property upkeep, mortgage payments, or simply to ease financial strain. A cash advance allows heirs to access a portion of their inheritance immediately, without waiting for the court process to finish.

HOW IT WORKS

- **Eligibility:** Heirs/beneficiaries with a documented share of the estate.
- **Process:** Paperwork reviewed → funds issued, often within days.
- **Repayment:** Paid back directly from the inheritance — no monthly payments.

BENEFITS

- Funds in days, not months.
- No personal liability — repayment comes only from the inheritance.
- Helps cover immediate expenses and keep the estate property protected.

CONSIDERATIONS

- You'll receive less than your full share (fees/discounts apply).
- The amount depends on estate value and documentation.
- Estates with disputes or heavy debt may not qualify.

MY ROLE

Through the Estate Aid Network, I connect families with trusted funding companies that provide clear, fair options when cash is needed quickly — and I'll help you weigh whether an advance truly makes sense for your situation.

I measure success not just in homes sold, but in the peace of mind and results delivered to every family I serve.

WE'RE HERE TO HELP

I'm a Certified Probate Expert (not an attorney or financial advisor). I review estates, advise on next steps, and connect you with vetted providers — including advance options — so you can protect your family's interests. **Call (949) 371-5116.**

Real Families. Real Results.

Orange County probate stories from my clients

"Goli made selling my mom's probate property so much easier during an already hard time. She was patient, knowledgeable, and handled all the extra legal steps with care. Highly recommend her."

— Farahnaz Yousefi

"Goli helped me sell my dad's house after he passed, and I honestly don't know how I would have gotten through it without her. The house was in probate, which added a whole layer of legal complexity and stress on top of everything else I was already dealing with. Goli walked me through each step, stayed patient with all my questions, and coordinated with the attorneys and court requirements so I didn't have to figure it all out myself.

She was compassionate and understanding of what a hard time this was for my family, but also incredibly professional and on top of every detail. She got us a great offer and made sure the sale closed smoothly despite the extra probate paperwork. I'm so grateful for her guidance during a really difficult chapter, and I'd recommend her to anyone, especially if you're navigating a probate sale. Thank you, Goli!"

— Kathy Ezquivel

"After losing my mom, I was overwhelmed with the responsibility of handling her estate and selling her home in Orange. The probate process was unfamiliar and emotional, but Goli McDowell made everything so much easier. She patiently explained every step, kept me informed throughout the process, and always made me feel like I was her top priority. Her knowledge of probate sales and attention to detail gave me complete confidence from start to finish.

Goli is not only an outstanding Realtor but also a genuinely compassionate person who truly cares about her clients. She handled every challenge professionally, helped me get the best outcome for my mom's home, and made a difficult time much less stressful. I highly recommend Goli to anyone who needs a trustworthy, knowledgeable, and caring Realtor, especially if you're going through a probate or estate sale."

— Homa



EVERY CLIENT HAS A STORY

I'd love to help write yours. **(949) 371-5116**

GM ESTATES

YOU DON'T HAVE TO DO THIS ALONE

After losing a close family member, my own family was overwhelmed by probate — the paperwork, the deadlines, the house, all while grieving. I specialized in probate real estate so no Orange County family has to feel that lost again. Whatever your situation — keeping the home, selling it, or just figuring out where to start — call me. The first conversation is free, and there's never pressure.

Goli McDowell

REALTOR® · Certified Probate Expert · GM Estates

DRE# 02210125 · eXp Realty of California, Inc.

(949) 371-5116

probate@gmestates.us | gmestates.us

GM Estates is an independent local business and an endorsed provider and referral partner of the Estate Aid Network (EAN).

Disclaimer: I am a real estate professional, not a probate attorney, tax accountant, or financial advisor. For specific legal or tax advice, please consult with a qualified professional. Information in this guide is general in nature, reflects California and Orange County practice at the time of publication, and is subject to change. Always confirm current requirements with the Superior Court of California, County of Orange, or a licensed professional.