



MARYLAND PROBATE GUIDEBOOK

**A compassionate guide for families
navigating a loved one's estate.**

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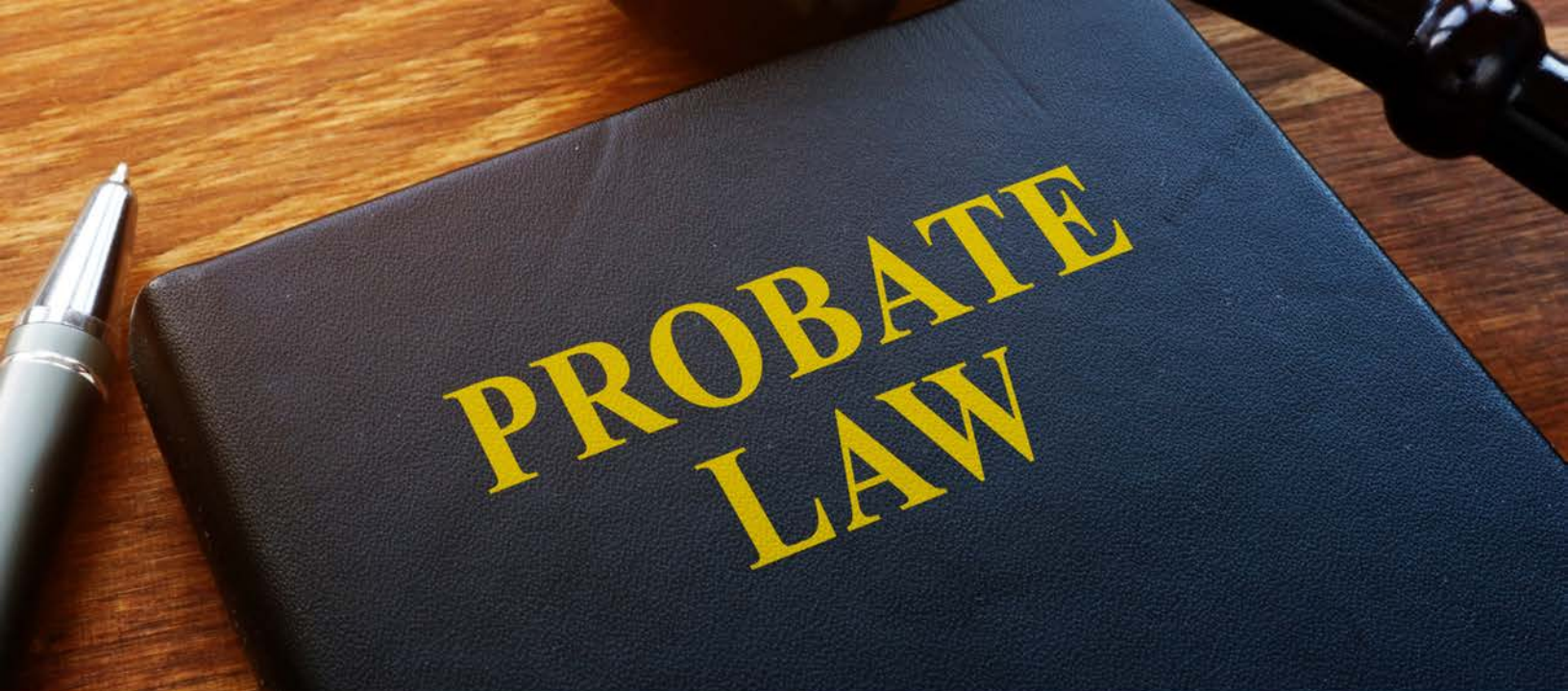


YOU ARE NOT ALONE!

Losing a loved one is never easy. Navigating probate shouldn't make it harder. This guide was created to walk you through Maryland probate in a clear, simple, and supportive way.

My goal is to help you feel confident, informed, and guided — step by step. Whether you are the Personal Representative, a family member, or simply trying to understand the process, I am here to support you in any way I can.

You've got this — and you don't have to do it alone.



PROBATE LAW

WHAT IS PROBATE?

Probate is the legal process that settles someone's estate after they pass away.

In Maryland, probate ensures:

- The Will is filed and validated (if one exists)
- A Personal Representative (PR) is appointed
- Assets are identified and valued
- Debts and taxes are properly handled
- Property transfers legally to heirs



Typical Maryland Timeline: 8–12 months

MARYLAND PROBATE TERMS — MADE SIMPLE

TERMS:

Register of Wills: County office where probate is filed and managed.

Orphans' Court: Reviews disputes, approvals, and accountings.

Personal Representative (PR): The person responsible for managing the estate.

Letters of Administration: Legal authority to act on behalf of the estate.

Small Estate: Value of \$50,000 or less (\$100,000 or less if the spouse is the sole heir or legatee).

Regular Estate: Value in excess of \$50,000 (in excess of \$100,000 if spouse is sole heir or legatee)

Inventory: List of all probate assets and their values.



YOUR FIRST 30 DAYS

CHECKLIST:

- Locate the Will
- Secure the home and change locks
- Order certified death certificates
- Forward mail / check mailbox
- Notify Social Security
- Gather bank, insurance, retirement, and property documents
- Confirm mortgage status and utilities
- Document the home's condition
- Identify urgent bills to prevent penalties



If the home is vacant, secure it immediately to prevent damage or risk.

OPENING A MARYLAND PROBATE ESTATE

YOU WILL NEED:

Proof of Death —

- Certified Death Certificate

Your Photo Identification

Original Last Will and Testament, if there is one.

FORMS NEEDED TO BE COMPLETED:

- Form 1112 - Petition for Probate
- Schedule A - Regular Estates
- Schedule B - Small Estates
- Form 1104 - List of Intersted Persons
- Form 1106 - Appointment of Resident Agent (If PR is not a Maryland resident.
- Check or money order for newspaper

Register of Wills sets Bond Amount.

Letters of Administration will be provided to Personal Representative. The estate is now open.

AFTER THE ESTATE OPENS: KEY DUE DATES

EIN Application — Immediately after Letters of Administration. Required to open estate bank account.

Inventory — Due 3 months after PR appointment
Lists probate assets and their values.

Information Report — Due 3 months after appointment
Identifies non-probate transfers.

Creditor Period — 6 months from date of death
Claims must be filed in this window.

First Accounting — Typically due 6 months after appointment (Varies if extensions are granted.)

THE FAMILY HOME

HANDLING REAL ESTATE DURING PROBATE

IF THERE IS A MORTGAGE:

- Contact the lender
- Request payoff

SECURE PROPERTY

PRE-SALE HOME PREP:

- Clean-out coordination
- Safety walkthrough
- Essential repairs only
- Market valuation (CMA)
- Decide: “As-Is” or fully prepared sale strategy

SELLING THE PROPERTY

- Only the PR can sign listing and sale documents
- Court approval is required only in certain situations
- Funds from the sale go into the estate bank account
- Distribution happens after court approval of the final accounting.

TAXES & FINAL STEPS

MARYLAND INHERITANCE TAX & FINAL STEPS

INHERITANCE TAX:

Maryland charges a 10% inheritance tax for heirs who are not exempt.

Exempt heirs include:

- Spouse
- Parents
- Children / grandchildren
- Siblings

FINAL STEPS TO CLOSE THE ESTATE:

- File final accounting
- Obtain Orphans' Court approval
- Distribute funds to heirs
- Close estate bank account
- Keep copies of all documents

IMPORTANT CONTACTS

IMPORTANT MARYLAND CONTACTS

www.registers.maryland.gov

Best to call for an appointment. This will ensure you have all the required information needed to open the estate.

CHARLES COUNTY, MARYLAND REGISTER OF WILLS

P.O Box 3080
La Plata, MD 20646-3080
Main Number : 301-932-3345
Toll Free Number: 888-256-0054
Fax Numbe: 301-932-3349

PRINCE GEORGE'S COUNTY, MARYLAND REGISTER OF WILLS

P.O Box 1729
Upper Marlboro, MD 20773
Main Number: 301-952-3250
Toll Free Number: 888-464-4219
Fax Number: 301-952-4489

BOND COMPANIES

(Insurance company that does Estate Bonds)

EDWARD SANDERS INSURANCE AGENCY

10 Washington Avenue
LaPlata, Maryland 20646
301-934-9521



ABOUT YOUR GUIDE

Hi, I'm Janell — Your Probate Partner.

I support families navigating probate with clarity, care, and compassion. Whether you're managing a loved one's home, handling estate paperwork, or need guidance from start to finish, you don't have to do it alone.

I can:

- Connect you with trusted local professionals—attorneys, estate clean-out services, contractors, and more.
- Provide a FREE market analysis, property valuation and real estate services, if real estate property is involved.
- Recommend family support resources to help you and your loved ones navigate through this transition.

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