



# Your First Month as Personal Representative: A Missouri Executor's Essential Guide

Becoming a personal representative in Missouri isn't just about handling paperwork—it's about protecting your family's legacy while navigating complex legal requirements. The first month sets the foundation for everything that follows, and I've seen too many families struggle because they didn't know what to prioritize.

After years of working with St. Louis families through probate, I've learned that the families who feel most confident are those who get organized early and understand what's truly urgent versus what can wait. Let me walk you through the essential tasks that will set you up for success.

## Get Your Foundation Right

The first thing I tell every personal representative is this: **create a system now, or chaos will create one for you.** Set up physical file folders for death certificates, receipts, appraisals, and bills of sale. You'll be amazed how quickly documents accumulate, and Missouri courts expect detailed records.

This isn't just about staying organized—it's about protecting yourself and the beneficiaries. Every receipt, every appraisal, every communication matters when you're accountable to the court and the family.

## The Attorney Question Everyone Asks

"Do I really need a lawyer?" In Missouri, if you're handling a regular probate estate, the answer is yes—it's required by law. The state mandates attorney representation for personal representatives in both supervised and independent administration.

However, there's an exception: estates valued under \$40,000 may qualify for simplified probate without an attorney requirement. But here's my advice after working with hundreds of families—even if you qualify for simplified probate, consider getting legal counsel anyway. The peace of mind is worth the investment.

If you need a referral, I work with some of the best probate attorneys in the St. Louis area. These relationships matter because probate attorneys who understand real estate complexities can save you time, money, and stress.



## The 12-Month Will Deadline That Changes Everything

Here's something that catches families off guard: **Missouri requires the will to be provided to the court within 12 months of death.** After 12 months, the will becomes invalid, and the person is considered to have died intestate. State law then determines who administers the estate.

This isn't just a technicality—it fundamentally changes how assets are distributed and who has decision-making authority. If you're reading this and it's been several months since the death, make this your immediate priority.

## Building Your Estate Inventory Strategy

Start collecting information about everything: real estate, stocks, collectibles, debts, mortgages, loans. But here's what many people don't realize—you're not just making a list for yourself. You're preparing for legal requirements that include notifying heirs, beneficiaries, and creditors.

Under Missouri law, you must publish the opening of probate in a local newspaper. This gives creditors six months to file claims against the estate. Once that period ends, if all other matters are concluded, you can close the probate estate within about 60 days.

The math is important: the full probate process takes longer than six months, often a year or more. Plan accordingly.

## Keeping Things Running (Without Breaking the Bank)

Your duty as executor includes maintaining the decedent's affairs—businesses, households, everything. But here's the crucial part: **you're not personally responsible for debts.**

Pay utility bills, maintain the home, keep businesses operational—but only if the estate has funds to reimburse you. Utility companies are notoriously aggressive about shutoffs, sometimes cutting services after just a few days of late payment. Plan for this, but don't sacrifice your own financial security.

## Protecting Vacant Property: Beyond Basic Security

If the estate includes a vacant home, you're dealing with significant liability. Empty properties attract theft, vandalism, squatters, and unnoticed problems like broken pipes that can cause thousands in damage.



Consider hiring an alarm company and a gardener to maintain the "lived-in" appearance. Post legally valid no-trespassing signs—and photograph them for proof they were in place. These steps can be crucial if you need law enforcement to remove squatters or if someone gets injured on the property.

**Insurance Alert:** Most homeowner's policies have special rules for vacant properties. You may need a vacant property rider or an entirely new policy. Don't assume you're covered—verify with the insurance company immediately.

### **Social Security: The Details That Matter**

Call Social Security at 800-772-1213 to report the death. You can't do this online, though the funeral home may handle it for you.

Any Social Security checks for the month of death or later must be returned. If they were direct deposited, contact the bank to return the funds. If paid by check, don't cash them—return them to SSA.

Here's something positive: in rare cases, the decedent may be owed a Social Security payment or Medicare premium refund. You can claim these using SSA Form 1724.

### **Strategic Service Cancellation**

Cancel cell phone, Internet, and cable TV services, but be strategic about utilities. Don't cut electricity or water until the residence has been fully handled—whether you're selling it or transferring ownership.

For health insurance, notify insurers immediately and follow their death procedures. If family members were dependent on the decedent's coverage, they need to secure their own insurance quickly.

### **The Bottom Line**

The first month as personal representative sets the tone for everything that follows. Get organized, understand the legal requirements, and don't try to handle everything alone. Missouri probate law is complex, but with the right guidance and a clear plan, you can protect your family's interests while honoring your loved one's legacy.

Remember: you're not just managing assets—you're stewarding a family's future. Take it seriously, but don't let it overwhelm you. The right team of professionals can make all the difference.



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*Need guidance through Missouri probate? I specialize in helping families navigate these complex transitions with confidence. Contact me for a consultation tailored to your specific situation.*



Download eBook - The Essential Guide To Navigating The Probate Process And Settling An Estate



Schedule a Consultation

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