A GUIDE FOR

SURVIVING SPOUSES

Your Home, Your Options, Your Timeline

A Plain-English Guide to the Decisions Ahead

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A Personal Note from Terry

You've just been through one of the hardest things a person can experience. Whatever you're feeling right now — whether it's grief, relief, numbness, anxiety, or some combination of all of it — those feelings make sense. There is no right way to do this.

My name is Terry Peterson. I'm a Certified Probate Expert and Senior Real Estate Specialist at MORE, REALTORS®, and the founder of St. Louis Family Resources. For more than 20 years I've worked alongside St. Louis families during life's most difficult transitions — including many surviving spouses who were trying to figure out what came next.

I want to be straightforward with you about what this guide is and isn't. It's not a sales pitch. It's not telling you to sell your house. It is a plain-English explanation of your situation — what changed legally and financially when your spouse passed, what decisions you may eventually face, what your options look like, and how to think through the timing on your own terms.

Most surviving spouses I've worked with weren't thinking about real estate in the early weeks and months. They were thinking about getting through the day. That's exactly right. The house will still be there. The market will still be there. Your options will still be there.

What I've found over the years is that people feel better — calmer, less anxious — when they simply understand the landscape. When they know what the decisions actually are, what the timelines look like, and what their realistic choices might be. That's what this guide is for.

Read it in whatever order makes sense to you. Come back to it when a question comes up. And whenever you're ready to talk — whether that's next month or two years from now — I'm here.

With sincere care,

Terry Peterson

St. Louis Family Resources

PART ONE

Understanding Where You Stand

What changed — and what didn't

CHAPTER 1

What Happened to Your Home at Death

The first question most surviving spouses have — even if they don't know how to ask it — is simply: *Is the house mine now?* In most cases, the answer is yes. But understanding *how* it became yours matters, because it affects what paperwork you'll need to complete and what your financial picture looks like.

How Most Couples Own Their Home

The majority of married couples in Missouri own their home in one of two ways that transfer ownership automatically at death — no probate court required for the real estate itself:

Joint Tenancy with Right of Survivorship (JTWROS)

When one owner dies, the surviving owner automatically becomes the sole owner. You'll need to file some paperwork — a certified death certificate and an Affidavit of Survivorship recorded with the county — but there's no court process for the home. This is the most common form of spousal co-ownership.

Tenancy by the Entirety

Available only to married couples in Missouri, this form works similarly to JTWROS — the surviving spouse automatically inherits full ownership. It also offered a creditor protection advantage during the marriage that JTWROS doesn't provide.

What If the Home Was in a Trust?

If the property was properly titled in a revocable living trust, it also bypasses probate. The successor trustee — often the surviving spouse — has authority to manage or sell the property under the trust's terms. The key word is *properly titled* — the deed must have been recorded in the trust's name before death.

What If the Home Was in Your Spouse's Name Alone?

If the home was titled solely in your spouse's name with no survivorship arrangement, it becomes part of the probate estate. This is less common for primary residences but does happen — especially if the couple never updated ownership after purchasing the home, or if a refinance changed the title without adding survivorship language back. In this case, probate will be required, and you'll want to consult a Missouri probate attorney promptly.

Paperwork to Complete After Automatic Transfer

Even when the home transfers automatically, there are steps to take to properly document your sole ownership:

- Record an Affidavit of Survivorship with your county recorder of deeds — this updates the public record to show sole ownership
- Notify your homeowner's insurance company — update the policy to reflect the new ownership
- Notify your mortgage servicer if there is an outstanding loan — they need to know of your spouse's death
- Update your own estate planning documents — your will, beneficiary designations, and any trust now need to reflect the change in circumstances

TIP You don't need to do all of this immediately. But getting the Affidavit of Survivorship recorded sooner rather than later protects your ownership on the public record and makes any future sale smoother. A real estate attorney can prepare this document for a modest fee.

CHAPTER 2

The Step-Up in Basis — A Financial Benefit Worth Knowing

This is the single most important financial concept for surviving spouses who own real estate — and the one most often overlooked until it's too late to fully benefit from it.

What Is Basis?

Your *tax basis* in a property is essentially what you paid for it, adjusted over time. When you sell, capital gains taxes are calculated on the difference between the sale price and your basis. The higher your basis, the lower your taxable gain.

The Step-Up Rule

When a person passes away, inherited assets generally receive a **step-up in tax basis** to their fair market value on the date of death. This can effectively eliminate decades of capital gains exposure on appreciated property.

	Amount
Original purchase price (years ago)	$95,000
Your spouse's share stepped up to date-of-death value	$175,000
Your existing basis in your half	$47,500
Combined new basis	$222,500
If you sell for	$350,000
Taxable gain (with step-up)	**$127,500**
Taxable gain (without step-up)	**$255,000**
Potential federal tax savings at 15% rate	**Approx. $19,000**

Full Step-Up vs. Half Step-Up

For jointly held property in Missouri (a non-community-property state), the step-up typically applies only to your spouse's *half* of the ownership interest, not the full property. Your original basis in your own half remains unchanged. This is different from community property states, where the surviving spouse often receives a full step-up on the entire property.

The practical implication: the sooner you sell after your spouse's death, the less appreciation will have accumulated since the step-up date — and the lower your taxable gain will likely be.

IMPORTANT To properly document your stepped-up basis, you need a professional appraisal dated as of the date of death. This is one of the most valuable things you can do in the early months after your loss — not because you're ready to sell, but because the documentation must be tied to the date of death to be valid. Please consult with a CPA about your specific situation.

CHAPTER 3

Other Financial Considerations for Surviving Spouses

The home is often the largest single asset in a household. But the financial picture after the loss of a spouse extends further — and understanding the broader landscape helps you make better decisions about the home.

Missouri Has No Estate Tax

Missouri does not impose a state inheritance or estate tax. Federal estate taxes only apply to very large estates above the current federal exemption threshold. For most surviving spouses in Missouri, there is no estate tax concern at the state level.

Homestead Exemption

Missouri's homestead exemption protects a portion of your home's value from certain creditors. As the sole surviving owner, your homestead exemption status typically continues uninterrupted — but verify this with your county assessor, particularly if the property reassessment process is triggered by the transfer of ownership.

Property Tax Assessment

In Missouri, property is reassessed on a two-year cycle. A change in ownership can sometimes trigger a reassessment. Monitor your property tax assessment after recording the Affidavit of Survivorship and contact your county assessor with any questions.

Income Changes After Loss

Many surviving spouses experience a significant income reduction — particularly those who relied heavily on a spouse's pension, Social Security, or earned income. Before making any decisions about the home, it's worth reviewing whether the ongoing costs of homeownership (mortgage, taxes, insurance, maintenance) remain comfortable given the new income picture.

Social Security Survivor Benefits

If your spouse was receiving Social Security, you may be entitled to survivor benefits. Contact the Social Security Administration promptly — these benefits don't start automatically and have their own timelines.

Updating Beneficiary Designations

After the loss of a spouse, beneficiary designations on life insurance policies, retirement accounts, and financial accounts need to be reviewed and updated. An outdated beneficiary designation can cause significant complications.

NOTE A financial advisor and a CPA are worth consulting in the first few months after losing a spouse — not because anything is urgent, but because understanding your full financial picture is the foundation of every major decision that follows, including what to do with the home.

PART TWO

There's No Rush — But Here's What to Watch

Practical guidance for the months ahead

CHAPTER 4

Protecting and Managing the Home in the Meantime

Whether you're living in the home, the home is vacant while you're staying elsewhere, or you're simply not ready to make any decisions yet — the home requires some attention in the months after your loss. These aren't urgent decisions, but they are important ones.

If You're Still Living in the Home

- **Review your homeowner's insurance policy** — notify the insurer of your spouse's death and confirm the coverage reflects sole ownership. Some policies have provisions that may need updating
- **Update the mortgage** — if there's an outstanding loan, notify the mortgage servicer. In most cases, the loan remains in place and you continue making payments, but the servicer needs to know of the change in ownership
- **Review your home maintenance routine** — if your spouse handled certain maintenance tasks, develop a plan for ongoing upkeep. A neglected home loses value quickly. Consider a home warranty if you don't have one
- **Build your maintenance network** — I'm happy to share my vetted list of contractors, handymen, and service providers who work regularly with St. Louis families in transition

If the Home Is Vacant

A vacant home carries additional risk and specific insurance requirements. Standard homeowner policies often exclude or limit coverage once a property is unoccupied for more than 30–60 days. If you're not living in the home:

- Contact your insurance agent immediately about a vacant home endorsement or separate vacant property policy
- Arrange for regular exterior maintenance — lawn care, snow removal, and gutter clearing maintain appearance and prevent damage
- Check in on the property regularly, or ask a trusted neighbor to do so
- Install light timers and maintain the appearance of occupancy
- Ensure the HVAC is functioning in extreme temperatures to prevent pipe damage
- Keep utilities active — a home without heat, power, or water is vulnerable

TIP A vacant home that falls into visible disrepair not only loses value — it can attract unwanted attention. The good news: basic exterior maintenance is relatively inexpensive and pays dividends when the time comes to sell. I can help connect you with trusted lawn care and maintenance services whenever you need them.

CHAPTER 5

The Timelines That Actually Matter

There is no legal deadline that forces you to sell your home after losing a spouse. You own it. You can stay as long as you like, rent it out, or sell it on your own timeline. That said, there are a few financial and practical timelines worth being aware of — not so you feel pressured, but so you can make decisions with complete information.

The Step-Up in Basis Documentation Window

As discussed in Chapter 2, the step-up in basis is calculated as of the date of death. To properly document it, you need a professional appraisal tied to that date. While a retrospective appraisal can be done later, it becomes increasingly difficult and less defensible over time. Getting the appraisal done in the first few months — even if you have no intention of selling — simply preserves your options.

The Capital Gains Exclusion

If you sell your primary residence, federal law allows you to exclude up to $250,000 in capital gains from taxation ($500,000 for married couples). After losing a spouse, your exclusion drops from $500,000 to $250,000 as a single filer. Some surviving spouses find it advantageous to sell before the two-year anniversary of the death, while still eligible for the larger exclusion — though this depends heavily on your specific numbers. Consult a CPA for your situation.

The Two-Year Ownership and Residency Test

To claim the capital gains exclusion, you must have owned and lived in the home as your primary residence for at least two of the five years before the sale. As long as you continue living in the home, this test remains satisfied. If you move out, the clock starts running.

Property Tax Payment Deadlines

Missouri property taxes are due December 31 for the prior year. These don't change based on your marital status — they're ongoing obligations that must be paid from your own funds once the estate is settled.

Estate and Trust Settlement

If your spouse had other assets going through probate or trust administration, those processes have their own timelines — typically six months to over a year for probate. The home sale doesn't need to be tied to this timeline, but it's worth coordinating with your attorney if the home is part of the estate.

NOTE None of these timelines require an immediate decision. They simply mean that knowing about them — sooner rather than later — gives you the most flexibility. A brief conversation with a CPA and a real estate agent familiar with estate transitions can help you understand exactly how these timelines interact with your specific situation.

PART THREE

Deciding What to Do with the Home

Your options, your pace, your terms

CHAPTER 6

Stay, Rent, or Sell — A Decision Framework

Most surviving spouses eventually face one version of this question: *What should I do with the house?* There is no universally right answer. The right answer depends on your finances, your health, your family, your emotional relationship with the home, and what chapter of life you're ready to begin.

Here is a framework for thinking it through.

STAY You want to remain in the home

- The home is paid off or the mortgage is comfortably manageable on your income
- The home holds deep personal meaning and you're not ready to leave it
- You have family or community nearby and the location serves your life
- You're physically able to manage the home or can arrange help
- You're not facing financial pressure to access the equity

RENT You want income from the property without selling

- You're not ready to sell but need or want income from the property
- You plan to return to the home eventually
- You have the capacity to manage a landlord relationship — or can hire a property manager
- The local rental market supports a rent that covers costs with positive cash flow
- You understand Missouri landlord-tenant law or are willing to learn

SELL You're ready to transition

- The home is larger than you need and the upkeep has become burdensome
- You want to access the equity to fund the next chapter of your life
- You're planning to move closer to family or to a smaller, more manageable home
- The financial picture of homeownership no longer makes sense on a single income
- You're emotionally ready to make a change — even if it's difficult

Many surviving spouses find that their feelings about the home evolve significantly in the first year after loss. The home that felt impossible to leave in month three may feel different in month twelve. There is real wisdom in not forcing a decision before you're ready — and equal wisdom in not letting inertia make the decision for you.

CHAPTER 7

How to Know When the Time Is Right

There is no calendar that tells you when to sell your home after losing a spouse. Grief doesn't follow a schedule. But there are signals — both emotional and practical — that many surviving spouses describe as the moment they knew it was time.

Emotional Readiness

You may be ready when:

- You can imagine a future that looks different from the life you shared in this home — not forgetting, but forward
- The home has started to feel like a burden more than a comfort
- You've worked through the major grief milestones and feel stable enough to manage a transaction
- You're making the decision for yourself — not to please family, not out of fear, not out of financial desperation
- You can walk through the home and begin to see it as a property rather than only as a memory

Practical Readiness

From a practical standpoint, you're in a stronger position when:

- You've completed the legal ownership paperwork (Affidavit of Survivorship) and the home is clearly in your name
- You've consulted with a CPA about the tax implications of your specific situation
- You've obtained a date-of-death appraisal to document your stepped-up basis
- You have a general sense of where you want to go next — even if the plan isn't finalized
- You have time in your schedule to manage the selling process without it becoming overwhelming

What If Family Is Pressuring You?

This is one of the most common difficulties I hear from surviving spouses. Adult children have opinions. Extended family has suggestions. Everyone means well. But this is your home, your decision, and your timeline.

A good real estate agent will never pressure you. A good agent will give you honest information, help you understand your options, and support whatever decision you make — on the schedule that works for you. If you ever feel pressured by anyone in this process, that's a signal worth paying attention to.

In my experience, the best home sales happen when the surviving spouse is genuinely ready — not rushed, not pressured, not reactive. The market will be there. A calm, prepared seller almost always gets a better outcome than a hurried one.

PART FOUR

Your Three Paths to Selling

As-Is, Market Sale, and Premium Sale

When you are ready to sell, there is no single right way to do it. The right approach depends on the condition of the home, your timeline, your financial goals, and your capacity for preparation and coordination. Here are your three realistic options — honestly described.

CHAPTER 8

Option 1 — As-Is Sale

An as-is sale means selling the property in its current condition, without making repairs or updates beforehand. The buyer accepts the home as they find it.

Who This Is Right For

- You want the simplest, fastest path to closing
- The home has significant deferred maintenance, condition issues, or major repairs needed
- You don't have the financial resources or energy for a preparation process
- Speed matters more than maximizing the final price
- You're dealing with multiple priorities and need to simplify

What to Expect

- **Price:** As-is sales typically achieve a lower price than a prepared market listing — buyers factor in the cost of repairs and their profit margin. The discount varies widely based on condition
- **Buyers:** Primarily investors and cash buyers. These buyers move quickly and are accustomed to as-is transactions
- **Timeline:** Can close in as little as 2–3 weeks with a cash buyer, or 30–45 days with a financed buyer
- **Preparation:** Minimal — you remove personal belongings of interest, and the rest can typically be left for the buyer
- **Disclosures:** Missouri law still requires you to disclose known material defects even in an as-is sale

A Word About Cash Buyer Offers

If you receive unsolicited offers from 'we buy houses' buyers or wholesalers, please read them carefully before signing anything. Missouri's new SB 973 wholesaler disclosure law (awaiting the governor's signature as of this writing) requires that wholesalers provide a written disclosure at least 14 days before any contract is signed, clarifying that they may never actually close on the property themselves.

A legitimate investor will close with their own funds. A wholesaler will assign your contract to someone else. Both can be acceptable — but you should know which one you're dealing with, and you should know whether the offer reflects the home's realistic market value. I'm happy to evaluate any offer you receive at no cost.

TIP We buy 3–4 properties per month in the St. Louis area as investors. If an as-is cash sale is the right path for your situation, I can provide a written offer within 24 hours — with no commissions, no closing costs, and you keep anything you want from inside the home.

CHAPTER 9

Option 2 — Market Sale

A market sale means listing the property on the MLS at current market value — either in as-is condition with that reflected in pricing, or with targeted preparation to maximize buyer interest. This is the most common path for surviving spouses who want a fair price without undertaking a major renovation.

Who This Is Right For

- You want full market exposure and a competitive price
- The home is in generally livable condition, even if not updated
- You're comfortable with a 45–90 day timeline from listing to closing
- You're willing to do some preparation — cleanup, basic repairs, curb appeal — but not a full renovation
- You want the protection of a transparent, documented transaction process

What to Expect

- **Price:** Current market value, potentially with upward pressure if demand is strong in your area
- **Buyers:** Full pool — both owner-occupants and investors, financed and cash
- **Timeline:** 2–4 weeks on market for well-priced homes, 30 days to close once under contract
- **Preparation:** Typically includes decluttering, cleaning, basic repairs, and curb appeal improvements — your agent coordinates most of this
- **Marketing:** Professional photography, MLS listing, digital advertising, open houses, and agent-to-agent outreach

The Light Preparation Advantage

Some modest preparation often goes a long way. A home that has been decluttered, cleaned, and given basic curb appeal treatment will attract meaningfully more buyers than one that hasn't — often enough to more than offset the cost and effort involved. Your agent should advise specifically on what's worth doing and what isn't for your home and market.

> **NOTE** Many repairs and light updates for estate and surviving spouse listings can be paid from sale proceeds at closing rather than upfront — so you don't need to write a check before the sale. Ask about this option if cash flow is a consideration.

CHAPTER 10

Option 3 — Premium Sale

A premium sale involves investing in meaningful updates to the home before listing — with the goal of achieving the highest possible price from the broadest possible buyer pool. This approach makes sense for some homes and some sellers, but requires honest assessment of the numbers.

Who This Is Right For

- The home has strong bones and is in a desirable location, but needs updating
- You have the financial capacity for upfront investment (or access to proceeds-at-closing financing)
- You have the time — this approach typically extends the pre-listing preparation period significantly
- The market in your area supports premium pricing for updated homes
- The math works — projected price increase justifies the cost and delay

What to Expect

- **Price:** Highest of the three options when the strategy is well-executed
- **Buyers:** Primarily owner-occupants, including move-up buyers, downsizers, and first-time buyers looking for a turnkey home
- **Timeline:** Longer — preparation can take 4–12 weeks depending on scope, plus standard market and closing time
- **Risk:** Highest of the three options — renovation projects can run over budget and over schedule. Market conditions can shift during the preparation period
- **Coordination:** Requires working with contractors, managing schedules, and making decisions about materials and finishes

Getting the Numbers Right

The most important thing about a premium sale strategy is running honest numbers before committing. Not every dollar spent on updates returns a dollar in sale price. Kitchen and bath updates in the right price range can generate strong returns. Landscaping improvements often do. Luxury upgrades in a mid-range market rarely do.

After more than 20 years in this market, I've built a vetted network of contractors who specialize in preparing homes for sale in the St. Louis area — including general contractors, kitchen and bath specialists, flooring, painting, and landscaping. I can open that network to you and help you think through what makes sense for your specific home.

PART FIVE

Working with the Right Agent

What to look for and what to expect

CHAPTER 11

What to Look For — and What to Ask

Not every real estate agent has the experience or disposition to work well with surviving spouses. Selling a home after the loss of a spouse is not a standard transaction. It carries emotional weight, requires patience, and involves specific knowledge about estate ownership, tax considerations, and the unique pressures that come with transition real estate.

Designations Worth Noting

SRES — Senior Real Estate Specialist

This designation, awarded by the National Association of Realtors, specifically prepares agents to work with clients 50 and over on housing transitions — including surviving spouses, downsizing, and senior living decisions. It signals training in the financial, legal, and emotional aspects of later-life real estate.

CPE — Certified Probate Expert

Agents with probate certification have specific training in estate real estate transactions, court requirements, fiduciary responsibilities, and working with executors and personal representatives. This expertise translates directly to surviving spouse situations, particularly when estate administration is involved alongside the home transition.

Questions to Ask Before You Hire

"How much of your business involves estate and senior transition real estate?"

Look for an agent for whom this is a specialty, not an occasional occurrence.

"Can you describe your process for working with surviving spouses specifically?"

The answer should reflect patience, flexibility, and genuine understanding — not a sales pitch.

"What resources do you have for home preparation, cleanup, and maintenance?"

A good agent has a network. You shouldn't have to find your own contractors.

"How do you handle the situation if I'm not ready to sell when we first meet?"

The right answer: they'll be a resource whenever you're ready, with no pressure.

"Can you provide references from surviving spouses you've worked with?"

Past client experiences are the best indicator of how you'll be treated.

Green Flags and Red Flags

- ✓ Listens more than they talk in the first meeting
- ✓ Acknowledges the emotional dimension without being maudlin
- ✓ Gives you honest information even when it's not what you want to hear
- ✓ Has a clear process and can explain every step
- ✓ Asks about your goals and timeline — not just the house
- ✗ Pushes for an immediate listing decision at the first meeting
- ✗ Quotes an unrealistically high price to win the listing
- ✗ Minimizes the preparation or legal steps involved
- ✗ Doesn't ask about your family situation, timeline, or next chapter
- ✗ Makes you feel guilty for not being ready

CHAPTER 12

What to Expect Working with Terry

I want to be clear about what you get when you call me — and equally clear about what you won't get.

What You Will Get

- **No pressure.** You set the timeline. Full stop. Whether you call me today or in two years, my job is to be a resource — not to create urgency where none exists
- **Honest information.** I'll tell you what your home is realistically worth, what the market looks like, and what your options genuinely are — even when the honest answer is 'wait'
- **A full team.** Probate attorney referrals, estate sale companies, contractors, financial advisors, CPA connections — I've spent 20 years building this network so you don't have to
- **Project management.** When the time comes to prepare and sell, I coordinate the moving parts so you don't have to manage a dozen relationships simultaneously
- **Financial expertise.** My background in residential mortgage banking and senior real estate means I understand the financial dimensions of your situation — not just the real estate transaction

The First Call

The first time we talk, I'm not going to try to list your house. I'm going to listen. I'll want to understand your situation, what questions you have, what's weighing on you, and what kind of help — if any — would actually be useful right now. That conversation is free, it has no strings attached, and it can happen whenever you're ready.

You can reach me at:

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Office:	314.918.5151
Email:	Terry@StLouisFamilyResources.com
Website:	StLouisFamilyResources.com
Schedule a Call:	StLouisFamilyResources.com/schedule

PART APPENDIX

Surviving Spouse Home Checklist

A practical reference — work through this at your own pace

This checklist is organized by time frame. Nothing here is meant to create urgency — it's simply a reference so nothing important slips through the cracks. Work through it at whatever pace feels right.

FIRST WEEKS — Legal & Administrative

- ■ Order 8–10 certified death certificates from the funeral home
- ■ Locate the will, trust documents, and estate planning paperwork
- ■ Notify Social Security Administration of the death
- ■ Notify Veterans Affairs if your spouse was a veteran
- ■ Notify mortgage servicer of your spouse's passing
- ■ Contact homeowner's insurance — update policy to reflect sole ownership
- ■ If home will be vacant: arrange vacant property insurance endorsement
- ■ Set up mail forwarding if needed

FIRST MONTHS — Ownership & Financial

- ■ Retain an estate planning or probate attorney if needed
- ■ Record Affidavit of Survivorship with county recorder of deeds
- ■ Update property title to reflect sole ownership
- ■ Consult with a CPA about tax implications and filing requirements
- ■ Obtain a date-of-death appraisal to document step-up in basis
- ■ Review and update beneficiary designations (life insurance, IRAs, accounts)
- ■ Review and update your own will and estate planning documents
- ■ Contact credit card companies — ask for Deceased Account Services / Estate Unit
- ■ Notify banks and financial institutions
- ■ Apply for Social Security survivor benefits if applicable
- ■ Review financial picture: income, expenses, mortgage affordability on single income

ONGOING — Home Maintenance

- ■ Establish a routine home maintenance schedule
- ■ Arrange regular lawn care, snow removal, and exterior upkeep
- ■ Service HVAC system seasonally
- ■ Verify smoke detectors and carbon monoxide detectors are functioning
- ■ Review home warranty coverage (consider adding one if not in place)
- ■ Build a trusted maintenance contact list (I can help with referrals)

WHEN CONSIDERING A SALE — Preparation Steps

- ■ Schedule a no-obligation consultation with a senior real estate specialist
- ■ Request a Comparative Market Analysis (CMA) for your home
- ■ Consult CPA about capital gains exclusion and timing implications
- ■ Confirm step-up in basis documentation is in order
- ■ Review the three sale options: As-Is, Market Sale, Premium Sale
- ■ Consider estate sale services if personal property needs to be addressed
- ■ Identify repairs or updates worth making (agent can advise)

Resources & Contact Information

Whenever you're ready — whether that's today or in two years — I'm here. Call, email, or schedule a time online. There is no pressure and no obligation. Just an open offer to help.

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Schedule a Consultation: StLouisFamilyResources.com/schedule

Additional Resources

- Missouri Secretary of State — business and estate filings: sos.mo.gov
- Missouri unclaimed property search: treasurer.mo.gov
- Social Security Administration survivor benefits: ssa.gov/survivors
- IRS — estate tax and step-up in basis guidance: irs.gov
- NAIC life insurance policy locator: naic.org/life_policy_locator.htm
- National Council on Aging — benefits for seniors: ncoa.org/benefits