



THE ST. LOUIS FAMILY DOWNSIZING PLAYBOOK

A Compassionate Step-by-Step Guide for Families

Navigating Downsizing, Senior Transitions & Estate Clear-Outs in the St. Louis Area

St. Louis Family Resources

From the desk of Terry Peterson

Certified Probate Expert | Senior Real Estate Specialist | 18+ Years Experience

What's Inside This Guide

Introduction: Why Downsizing Feels Overwhelming — And Why It Doesn't Have To

Step 1: Build Your Support Team Before You Do Anything Else

Step 2: Set Your Timeline and Work Backward

Step 3: Start with Paper — Not Memories

Step 4: Use the Four-Category System in Every Room

Step 5: Work Room by Room in the Right Order

Step 6: Handle the Big Categories: Furniture, Clothing & Collectibles

Step 7: Liquidate What's Left — Your St. Louis Options

Step 8: The Final Clean-Out and Home Preparation

Step 9: What Comes Next — Your Path to What's Next

Resources: St. Louis Area Services Terry Personally Recommends

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384

Introduction

Why Downsizing Feels Overwhelming — And Why It Doesn't Have To

Whether you are helping an aging parent transition to a smaller home, clearing out a family home following a loved one's passing, or preparing a long-held property for sale, the process of downsizing can feel like standing at the base of a mountain with no clear path to the top.

I understand. In my 18-plus years of helping St. Louis families through estate sales, senior transitions, and probate properties, the single most common thing I hear is: I don't even know where to begin.

This guide is your answer to that question.

What you'll find here is not a theory. It's a practical, step-by-step roadmap built from hundreds of real family situations right here in the St. Louis area. It's what I share with every family I work with, organized in one place so you can move through the process with clarity and confidence — even during one of the most emotionally challenging seasons of life.

A Note Before You Start

Downsizing is not just a physical process. It is an emotional one. Every drawer you open, every photo you find, every piece of furniture with a story attached to it — these moments carry weight. Please be patient with yourself and with your family throughout this process. Give yourself permission to feel what comes up, and then keep moving forward.

Progress, not perfection, is the goal.



Important: This guide focuses on the practical logistics of downsizing. For legal matters related to probate, estates, or property transfers, always consult a qualified Missouri probate attorney. I am a real estate professional, not a legal advisor.

How to Use This Guide

This guide is designed to be read start to finish, then used as a reference as you work through each step. I recommend dog-earing the pages most relevant to your situation, and sharing it with family members who are helping with the process.

If you have questions at any point — about the real estate side, about local resources, or about what to prioritize — my team and I are always available for a free, no-obligation consultation.

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384

Step 1

Build Your Support Team Before You Do Anything Else

This is the most important step in the entire process — and the one most families skip. They dive into the physical work of clearing out a home without first assembling the people who will make that work faster, less expensive, and far less stressful.

Think of yourself as the project manager of this process. A good project manager doesn't do everything themselves — they coordinate the right people for the right tasks. Here's who you need on your team.

Your Core Team

1. A Real Estate Agent Who Specializes in Senior Transitions and Probate

This is the hub of your support network. A specialized agent doesn't just list homes — they act as a project manager who connects you with every other resource you need, coordinates the timeline so that the property is ready to list at exactly the right moment, and guides you on what to repair, stage, or simply price around.

Not every real estate agent has experience with estate-owned or transition properties. Ask specifically: Do you specialize in probate and senior transition sales? Do you have a vetted network of local service providers? How hands-on are you throughout the process?

2. A Probate Attorney (If an Estate is Involved)

If the property is going through Missouri probate, an attorney is not optional — it's required by Missouri law. Your probate attorney handles the legal filings, manages the creditor notice period, and in some cases must obtain court approval before the property can be listed.

Pro tip: If possible, find an attorney who also handles real estate closings. Having both disciplines in one firm often streamlines the process significantly.

3. A Senior Move Manager

A Senior Move Manager (SMM) is a professional who specializes in helping older adults and their families through the physical and emotional process of transitioning from one home to another. They sort, pack, coordinate movers, and even set up the new space so it feels like home from day one.

If your situation involves a living senior who is downsizing, a Senior Move Manager is one of the most valuable people you can hire. Ask your real estate agent for a personal referral to a trusted St. Louis-area SMM.

4. An Estate Sale Company

When a home contains decades of accumulated personal property, an estate sale company can organize, price, and sell those items to the public over one or more days. A good estate sale company can also satisfy the inventory and appraisal requirements of Missouri probate.

Estate sale companies charge a commission — typically 30 to 40 percent of gross sales — but they handle all the work. Interview at least two or three, check their references, and ask how they handle unsold items.

5. A Junk Removal Service

After the estate sale or buyout, there will almost always be items that didn't sell or donate. A professional junk removal service hauls everything away, typically within a day or two. Your real estate agent should have a preferred vendor who understands the probate timeline and can schedule accordingly.



Terry's Tip: If you align with the right probate attorney and a real estate agent who specializes in estate-owned properties, you can tap into their networks for every other service you need. Those two relationships unlock everything else.

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384

Step 2

Set Your Timeline and Work Backward

Before you move a single item, you need to know your destination. The timeline for downsizing varies dramatically depending on your situation, and working without a clear target is how families end up stalled for months.

Identify Your Goal

Answer these questions first:

- Is the senior moving to a new home, a smaller apartment, or an assisted living facility?
- Is the property going on the market for sale, and if so, does it need to go through Missouri probate first?
- Is there a hard deadline — a facility move-in date, a probate timeline, or a financial need that creates urgency?
- Are multiple family members involved in the decision-making, and how will decisions be made?

Build a Backward Timeline

Once you know your target date, work backward to establish your milestones. Here is a general framework:

Timeframe	Milestone
8–12 weeks before	Assemble your support team. Consult with your real estate agent and attorney. Establish the overall plan.
6–10 weeks before	Begin sorting personal property. Work through non-sentimental rooms first. Schedule the estate sale or buyout company.
4–6 weeks before	Complete the sort. Estate sale or buyout takes place. Remaining items donated or removed by junk hauler.
3–4 weeks before	Home is empty. Begin any agreed-upon repairs or touch-ups. Schedule professional photography.
2–3 weeks before	Property listed on the market (if selling) or final preparations for move-in.
Moving week	Final walkthrough, keys transferred, new chapter begins.

Every situation is different. Some families have six months and no external deadline. Others have four weeks before a facility move-in date. Your real estate agent can help you build a timeline that fits your specific circumstances.



Missouri-Specific Note: If a will is involved, it must be filed with the probate court within one year of death or it becomes invalid. This strict Missouri requirement means the clock is

already running. Don't wait to start the process.

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384

Step 3

Start with Paper — Not Memories

This is the most important tactical piece of advice in this entire guide.

Most people begin a downsizing project by opening a box of old photos, or going through the closet in the master bedroom, or sitting down with the jewelry box. Within twenty minutes, they're emotionally paralyzed — flooded with memories, unable to make decisions, and exhausted before they've really begun.

Don't start there. Start with paper.

Why Paper First?

Paper has almost zero emotional weight. Bills from 2009 do not bring you to tears. Insurance renewal notices from three years ago do not make you stop and tell a story. Stacks of bank statements and old utility receipts can be sorted quickly and decisively, which means you build momentum and a sense of accomplishment before you ever touch anything that matters emotionally.

That momentum is everything.

How to Handle Paper

Create four simple containers: KEEP, SHRED, SCAN, and TRASH.

KEEP — Documents to preserve:

- Original birth certificates, marriage certificates, and death certificates
- Social Security cards
- Wills, trusts, and any estate planning documents
- Deeds, titles, and property records
- Current insurance policies (health, life, homeowner's, auto)
- Military discharge papers (DD-214)
- Medicare and Medicaid cards and records
- Recent tax returns (keep last 7 years)
- Investment and retirement account statements
- Pension and annuity paperwork

SHRED — Documents with personal information that should be destroyed:

- Old bank statements (beyond 7 years)
- Old utility bills and credit card statements
- Old insurance EOBs (Explanation of Benefits)
- Any document containing Social Security numbers, account numbers, or passwords

SCAN — Documents worth preserving digitally but not in paper form:

- Old medical records
- Receipts for major purchases (for insurance purposes)
- Warranties and appliance manuals

TRASH — Safe to discard:

- Old magazines, newspapers, catalogs
- Expired coupons and promotional materials
- Old calendars and schedules



Terry's Tip: Rent or purchase a cross-cut shredder before you start. The Peace of Mind it provides is worth every penny. For very large volumes of paper, many office supply stores offer paid shredding services by the box.

After Paper: Build on Your Momentum

Once you've completed the paper sort — which usually takes two to four hours for the average home — move to the kitchen pantry. Canned goods, expired items, plastic containers, and miscellaneous kitchen gadgets have minimal emotional attachment and give you another win before you reach the harder categories.

The order matters. Momentum matters. Start where the decisions are easy, and save the hard ones for when you've built confidence and a rhythm.

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384

Step 4

Use the Four-Category System in Every Room

Once you're past paper and building momentum, apply the same decision framework to every room, every category, and every item you encounter. This is called the Four-Category System, and it is the backbone of every successful downsizing project.

The Four Categories

KEEP

Items the senior will bring to the new space, or items with clear sentimental or legal value that a family member will take. Be realistic about space in the destination — many families over-keep and then are overwhelmed again at the new home.

DONATE

Items in good condition that can benefit others. St. Louis has excellent donation resources. Donated items can also generate a tax deduction if properly documented.

SELL

Items with real market value that should go through an estate sale, online platforms, or a buyout company. When in doubt, let an estate sale professional assess value before you give something away.

DISCARD

Items that are broken, expired, truly without value, or beyond donation standards. Don't feel guilty about letting these go.

Decision-Making Tips When You're Stuck

Some items will be easy. Others will stop you cold. Here are the questions to ask when you can't decide:

- Does this have a real home in the new space? If there's nowhere for it to go, it needs to leave.
- Would I buy this today? If the answer is no, that tells you something.
- Is someone specific asking for this? If yes, set it aside for that person. If no one has asked for it, reconsider its value.
- Is this sentimental to me, or to the person whose home this is? These are different questions with different answers.
- If I keep this and never use it, how will I feel in three years? This question cuts through a lot of indecision.



One Rule: Never make the decision alone on items of potential significant value — antiques, jewelry, collectibles, art, or firearms. Have a professional assess value before you donate or discard. I have seen families give away items worth thousands of dollars because they didn't know what they had.

Involve Family Members — But Set Ground Rules

If multiple family members are involved, decide in advance how the KEEP and SELL decisions will be made. Who has final say? Is it the executor? Majority vote? The senior themselves?

I recommend putting those ground rules in writing before anyone sets foot in the house. Disagreements over personal property are one of the most common sources of family conflict during this process — and most of them are preventable with a clear framework established upfront.

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384

Step 5

Work Room by Room — In the Right Order

The order in which you tackle rooms is not random. There is a sequence that minimizes emotional fatigue, maximizes decision-making energy, and keeps the project moving forward. Follow this order as closely as your situation allows.

The Recommended Room Order

Phase 1: Zero Emotional Weight (Start Here)

- Home office or study — paperwork, files, and desk items (builds on Step 3)
- Kitchen pantry — expired food, excess supplies, duplicate utensils
- Garage — tools, hardware, seasonal items, miscellaneous storage
- Utility room and laundry room — cleaning supplies, equipment

Phase 2: Low Emotional Weight (Build Momentum)

- Spare bedrooms not used by family members — often used for storage
- Bathrooms — expired medications (dispose of properly), duplicate toiletries, towels
- Linen closets
- Basement storage areas (non-memorabilia sections)

Phase 3: Moderate Emotional Weight (You're Ready Now)

- Living room and dining room — furniture decisions, décor, china, silverware
- Kitchen proper — appliances, cookware, dishes
- Main bedroom — clothing, accessories, personal items

Phase 4: High Emotional Weight (Save for Last)

- Photo albums and framed photos — sort together as a family if possible
- Jewelry — have appraised before distributing or donating
- Personal keepsakes, letters, and memorabilia
- Children's rooms or items from childhood



Terry's Tip: Work in two-to-three hour sessions, not all-day marathons. Decision fatigue is real, and the quality of choices drops sharply after a few hours. A series of focused sessions over several days almost always produces better results than one exhausting weekend push.

A Word on the Family Home Itself

If this is a home where the senior raised their family — or a parent's home that you grew up in — the physical space itself will carry emotional weight independent of any individual item. The smell. The light. The sounds. These things accumulate into grief that can catch you off guard.

Give yourself and your family members permission to pause, to remember, and to honor the home and the person who lived there. Then keep going. The work honors the legacy too.

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384

Step 6

Handle the Big Categories: Furniture, Clothing & Collectibles

Certain categories deserve extra attention because they represent either significant volume, significant value, or both. Here's how to handle each one effectively.

Furniture

Furniture decisions are often the most logistically complicated because pieces are large, heavy, and sometimes impossible to move without professional help. Before the estate sale or buyout, identify:

- What pieces will go to the new living space? Measure the new space first — many families keep furniture that doesn't physically fit.
- What pieces do family members specifically want? Get commitments, not just expressions of interest. If someone wants the dining room table, they need a plan to pick it up within a defined timeframe.
- What pieces will go into the estate sale or buyout?
- What pieces need to be donated or disposed of?

Upholstered furniture — especially sofas and mattresses — is often difficult to donate. Many donation centers in St. Louis will not accept sofas, recliners, or mattresses without advance inspection. Plan for the possibility that some large upholstered pieces will need junk removal.

Clothing

For most estates, clothing represents the largest volume of items after furniture. The good news is that it's also one of the easiest categories to process quickly.

Set a simple standard: if it's in good condition, it donates. If it's worn out, it discards. Focus particularly on:

- Professional or dress clothing in good condition — excellent for donation to organizations that serve job seekers
- Vintage or designer pieces — potentially valuable; have appraised before donating
- Military uniforms — contact local veteran organizations before discarding
- Wedding gowns and formal wear — some organizations accept these for charitable purposes

Collectibles, Art, and Valuables

This is the category where the most money is left on the table — or accidentally given away. Before making any decisions about items that might have significant value, take these steps:

1. Do not donate, sell for low prices, or discard any item that might be valuable without getting a professional opinion first.
2. Bring in a reputable estate sale company or appraiser to walk through and flag items of potential value. This is usually done at no cost as part of their evaluation process.

3. Be particularly careful with: antique furniture, fine china and silverware, artwork (even by artists you don't recognize), vintage jewelry, coins and currency, sports memorabilia, and firearms.
4. Firearms require specific legal handling in Missouri. Do not give away, sell privately, or dispose of firearms without understanding the applicable state and federal laws. Contact a licensed gun dealer or your probate attorney for guidance.



A note on online valuations: Photos on Google or a quick Etsy search do not constitute a professional appraisal. Items that look ordinary can be worth thousands. Items that look valuable can be worth very little. Get a professional opinion.

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384

Step 7

Liquidate What's Left — Your St. Louis Options

Once the KEEP items have been set aside, it's time to liquidate what remains. You have several options in the St. Louis area, each with different tradeoffs in terms of time, money, and effort.

Method	Best For	Timeframe	Revenue
Estate Sale	Large volume of quality household goods	2–3 weeks to set up; 1–3 day sale	30–40% commission; often highest gross
Full Buyout	Quick removal; tight timeline	1–2 days	Lower per-item value; maximum convenience
Online Selling	High-value individual items (Facebook Marketplace, eBay)	Variable; 1–4 weeks per item	Highest per-item value; most time intensive
Consignment	Antiques, art, jewelry with higher value	30–90 days for sale	60–70% of sale price; slower
Auction House	Estates with significant antiques or collectibles	2–4 weeks to set up	Variable; competitive bidding can drive prices up
Donation	Items with low resale value in good condition	1–2 days pickup	Tax deduction only
Junk Removal	Broken, worn, or unsellable items	1 day	Cost to you; typically \$200–600+

The Most Common Combination

For most St. Louis estate clear-outs, the most effective approach is a combination: an estate sale company handles the valuable items, followed by a junk removal company that hauls away whatever remains after the sale. This two-step approach maximizes revenue from quality items while ensuring the home is completely clear within a defined timeframe.

How to Choose an Estate Sale Company

Not all estate sale companies are equal. Here's what to look for:

- Experience specifically with estates in the St. Louis area
- Clear, written agreement that specifies their commission, what happens with unsold items, and when you receive payment
- References from recent clients
- A plan for marketing the sale online — the best companies drive significant buyer traffic through social media and email lists

- A policy on minimum value thresholds — some companies won't accept estates below a certain value



Terry's Tip: Ask your real estate agent for referrals before searching on your own. I maintain relationships with several trusted estate sale companies in the St. Louis area and can match you with the right one for your specific situation.

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384

Step 8

The Final Clean-Out and Home Preparation

Once the estate sale or buyout is complete and the junk removal company has made their pass, you're in the home stretch. The property is empty — or nearly so — and it's time to prepare it for its next chapter. Here's how to cross the finish line cleanly.

The Final Walk-Through

Walk through every single room, closet, cabinet, crawl space, attic, basement corner, and outdoor structure with fresh eyes. Look for:

- Items left behind that need to be removed or donated
- Damage that wasn't visible when the space was full — holes in walls, stained flooring, damaged fixtures
- Hazardous materials that need proper disposal: old paint, batteries, chemicals, medications
- Outdoor concerns: storage sheds, detached garages, landscaping equipment

Proper Disposal of Special Items

Several common household items require specific disposal methods in the St. Louis area:

- Medications: Do not flush. St. Louis County has medication drop-off locations at many police stations and pharmacies. Ask your pharmacist for the nearest location.
- Hazardous household chemicals: Contact the St. Louis County Department of Public Health for hazardous waste collection events.
- Electronics: Many municipalities offer e-waste recycling. Check with your city or county for current options.
- Firearms: Must be handled in compliance with Missouri and federal law. Contact a licensed dealer or your attorney.

Preparing the Home for Market

Once the home is empty, your real estate agent will assess what — if anything — should be done before listing. In most estate and transition situations, less is more. Here's the general priority framework:

Almost Always Worth Doing:

- Deep professional cleaning (inside and out)
- Neutral paint in main living areas if walls are heavily scuffed or in bold colors
- Lawn care and basic curb appeal maintenance
- Removal of outdated window treatments if they make the home feel dark
- Minor repairs: dripping faucets, broken hardware, stuck doors, burned-out light bulbs

Discuss With Your Agent First:

- Flooring replacement — sometimes worth it, often better to price around it
- Kitchen updates — rarely a dollar-for-dollar return in an estate property
- Bathroom updates — same consideration as kitchen
- Major systems — HVAC, roof, electrical. A pre-listing inspection helps you make an informed decision.



Terry's Recommendation: Get a pre-listing inspection (\$300–400) before doing any repairs. The inspector will tell you what buyers will find. Armed with that information, we can decide together what to fix, what to disclose, and how to price. This eliminates surprises — and surprises during a sale are expensive.

Missouri-Specific Home Preparation Considerations

St. Louis area homes have some specific characteristics worth addressing before listing:

- Basement moisture: One of the most common buyer concerns in St. Louis. Address any visible water intrusion or musty odors before listing.
- HVAC systems: Missouri's extreme temperature variation means buyers pay close attention to heating and cooling. Service the system and have documentation of recent maintenance.
- Foundation: Clay soil conditions in much of the St. Louis area can cause foundation movement. If there are visible cracks or concerns, have a structural engineer assess before listing.
- Lead-based paint: Required disclosure for homes built before 1978. Most St. Louis-area estate properties fall into this category.

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384

Step 9

What Comes Next — Your Path Forward

You've done the hard work. The home is cleared, prepared, and ready for its next chapter. Now it's time to make the decisions that will take you across the finish line.

If You Are Selling the Property

Your real estate agent will guide you through the listing, marketing, showing, offer, and closing process. For an estate or senior transition property, here's a brief overview of what to expect:

- **Pricing Strategy:** Your agent will analyze comparable sales and help you price the home to attract the right buyer pool — whether that's investors, renovators, or value-seeking first-time buyers.
- **Marketing:** Professional photography, online listing syndication, targeted social media promotion, and access to a network of interested buyers are the foundation of effective marketing for this type of property.
- **Offers:** As offers arrive, your agent negotiates on your behalf, reviewing not just price but terms, contingencies, financing type, and closing timeline.
- **Contract to Close:** In Missouri, the typical closing timeline is 30 to 45 days from accepted offer. If probate court approval is required, this timeline may be longer. Your agent will coordinate with your attorney and the title company to keep everything on track.

If the Senior Is Moving to a New Home or Facility

The physical move itself deserves as much planning as the clear-out. Coordinate with your Senior Move Manager to:

- Create a floor plan for the new space so that KEEP items are pre-designated to specific locations
- Label all boxes clearly with room destination in the new space
- Set up the bedroom first — the senior should be able to sleep in a familiar, comfortable space from night one
- Establish a familiar routine as quickly as possible — familiar objects in familiar places reduce adjustment stress significantly

Give Yourself Credit

Downsizing a longtime family home is one of the most emotionally complex things a family can go through. It requires you to make dozens of decisions under emotional pressure, manage logistics across multiple vendors and timelines, and do all of this while potentially grieving — or while supporting a parent who is.

If you've worked through these steps, you've done something genuinely difficult with intention and care. The home's next family will benefit from that care. And the person whose home it was — or whose next chapter is beginning — deserves that effort.



From Terry: It is a privilege to be invited into this part of a family's story. If you found this guide helpful and you're ready to talk about the real estate side of your transition, I am here. No pressure, no pitch — just a straightforward conversation about your situation and your options.

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384

St. Louis Area Resources

The following categories of resources are commonly needed by St. Louis families navigating downsizing and senior transitions. Your real estate agent can provide personal referrals within each category based on your specific situation.

Legal Professionals

- Missouri Probate Attorney — required for estates going through probate; recommended for all estate-related property decisions
- Elder Law Attorney — essential for Medicaid planning, long-term care planning, and power of attorney matters
- Estate Planning Attorney — for families who want to establish Transfer on Death Deeds, trusts, or other documents to simplify future estate administration

Real Estate

- St. Louis Family Resources — Terry Peterson, Certified Probate Expert & Senior Real Estate Specialist | StLouisFamilyResources.com | (314) 918-5151
- Title Company — coordinates the closing; your agent will recommend a trusted title company experienced in probate transactions

Senior Transition Professionals

- Senior Move Manager — professional relocation specialist for older adults; ask Terry for a personal referral to a trusted St. Louis-area SMM
- Senior Living Advisor — helps families identify and evaluate assisted living, independent living, and memory care facilities in the St. Louis area; no-cost service

Estate and Clear-Out Services

- Estate Sale Companies — multiple reputable companies serve the St. Louis area; ask Terry for a referral matched to your estate's size and contents
- Estate Buyout / Liquidation Companies — for full removal of contents without a multi-day sale
- Junk Removal Services — for items that cannot be donated or sold
- Donation Centers — Goodwill, Salvation Army, Habitat for Humanity ReStores, and various specialty donation organizations throughout St. Louis

Home Preparation

- Licensed Home Inspectors — for pre-listing inspections; your agent will recommend an inspector familiar with Missouri building codes and common regional issues

- Cleaning Services — professional deep cleaning services specializing in vacant or estate properties
- Handyman and General Contractors — for minor repairs before listing
- Lawn Care and Landscaping — for curb appeal maintenance during the listing period

Financial and Tax

- Certified Public Accountant (CPA) with estate experience — for federal and state tax implications of estate property sales
- Financial Advisor — for guidance on what to do with proceeds from an estate sale

For personal referrals to any of the above services, contact Terry Peterson at St. Louis Family Resources. We maintain relationships with trusted professionals in every category and are happy to connect you with the right resource for your specific situation. All referrals are made based on quality and trust — we never accept fees for referrals.

Thank You for Trusting This Guide

Probate transcends its legal facade; it symbolizes our commitment to cherishing the memories of those who have departed. Downsizing and senior transitions carry that same weight. By navigating this process thoughtfully and with the right support, you honor the life that was lived in that home — and you open the door to whatever comes next.

I hope this guide has given you clarity and confidence. My team and I are here whenever you are ready to take the next step.

— **Terry Peterson**

Founder, St. Louis Family Resources

Certified Probate Expert | Senior Real Estate Specialist

St. Louis Family Resources

Terry Peterson | Certified Probate Expert & Senior Real Estate Specialist

StLouisFamilyResources.com

Terry@StLouisFamilyResources.com | Office: (314) 918-5151 | Cell: (314) 484-1384