

# The Probate Survival Checklist

A plain-English guide for families who just inherited a house in Arkansas or Tennessee.

Arkansas Probate Help · (501) 449-2877 · arkansasprobatehelp.com

## Week 1 — Don't panic, gather paperwork

- Locate the original will (check filing cabinets, safe deposit box, attorney's office).
- Order 8–10 certified copies of the death certificate from the funeral home.
- Find the deed to the house, mortgage statement, property tax bill, and homeowner's insurance policy.
- Make a list of bank accounts, retirement accounts, and life insurance policies.
- Forward the deceased's mail to whoever is going to be the personal representative.

## Weeks 2–4 — Open the estate

- Hire a probate attorney in the county where the deceased lived. (We can refer one if you don't have one.)
- File a petition with the probate court to open the estate.
- Get the personal representative appointed and request Letters Testamentary / Letters of Administration.
- Open an estate bank account — do NOT mix estate money with personal money.

## Month 1–4 — Notice, claims, and the house

- Publish notice to creditors in the county's paper of record (Arkansas: 6 months. Tennessee: 4 months).
- Send direct notice to known creditors (mortgage, credit cards, medical, IRS).
- Cancel utilities you don't need; keep enough on to prevent burst pipes / mold.
- Re-quote homeowner's insurance — vacant home policies are different and cheaper carriers may drop you.
- Get the house cleaned out (or don't — cash buyers will take it as-is).
- Decide: sell now (cash buyer, no repairs) vs. list with a Realtor (repairs, showings, 6%) vs. hold and rent.

## Mistakes that cost families money

- Waiting until probate “ends” to even talk to a buyer. You can sign a contract as soon as the personal rep has Letters.
- Letting the homeowner’s insurance lapse. One frozen pipe can wipe out the inheritance.
- Spending personal money on the house and forgetting to track it. The estate owes you back — keep receipts.
- Not telling siblings what’s happening. 90% of probate fights are about feeling blindsided, not about the money.
- Hiring a Realtor who doesn’t do probate. Most don’t understand court approval timelines.

## When to call us

- The house needs work and you don’t want to fund repairs out of pocket.
- You live out of state and can’t manage the property remotely.
- Multiple heirs need to agree on a number — we put it in writing for the whole family.
- You want a clean, fast close on the estate’s timeline (14 days to 8 months — you pick).
- You just want one phone call with someone who’s walked 100+ families through this.

This checklist is general guidance, not legal advice. Every estate is different — consult an attorney in the county where probate is filed. © Arkansas Probate Help.