The Oklahoma Estate House Checklist

What to do with the house in the first 90 days, and what can wait.

THIS WEEK

- ☐ **Lock it up.** Change or rekey the locks and collect the spare keys. Know who can get in.
- ☐ **Call the homeowner's insurance company.** Tell them the owner has passed and whether the house is empty. Many policies limit coverage once a home sits vacant 30 to 60 days, so ask what yours requires.
- ☐ **Keep the utilities on.** Heat and water prevent frozen pipes. A few lights on a timer help the house look lived-in.
- ☐ **Forward the mail.** A USPS change of address keeps bills and tax notices from piling up at an empty house.
- ☐ **Take dated photos of every room.** The court will expect an inventory of estate property, and photos protect you if questions come up later.

THE FIRST 30 DAYS

- ☐ **Find out what is owed on the house.** Mortgage, home equity line, reverse mortgage. Call each lender to report the death and keep regular mortgage payments current. A reverse mortgage usually comes due when the borrower passes, and it has deadlines, so call that servicer early.
- ☐ **Check the property taxes.** Tulsa County taxes are due by December 31, or half by December 31 and half by March 31. The County Treasurer's website shows what is owed.
- ☐ **Surviving spouse living in the home?** Ask the County Assessor whether the homestead exemption or senior valuation freeze needs updating.
- ☐ **Hold on to the contents.** Don't sell or give away belongings, or let family take things, until your attorney says the estate allows it.

WHAT CAN WAIT

- Deciding whether to keep, rent, or sell.
- Repairs and updates. An estate house can be sold exactly as it sits.
- Clearing out every room.
- Listing the house. In most Oklahoma probates the court approves the sale, and your attorney handles that step.

Which path fits the house?

Keep it — someone in the family will live there or wants it.

Rent it — it is in good shape and someone can manage it.

List it — it shows well and the estate can wait a few months.

Sell as-is — it needs work, the family is far away, or heirs need it settled.

Not sure? I'll put each path on one page, free: what it would actually put in the estate's account after costs. Hand it to your attorney or agent, or use it to decide on your own.

Questions? Bucky Cordray · KRE Group, Tulsa estate homes · (918) 317-2874, call or text

General information, not legal or tax advice. Your probate attorney has the final word on your case.