



Greenways Realty

North Carolina Families: What To Do In The First 72 Hours After a Loss

Take the right first steps without rushing decisions, triggering conflict, or missing something critical.

INSTRUCTIONS:

This guide is meant to help you slow down and move in the right order. You do not need to complete everything immediately. Start at the top and focus only on the next safe step. Print this out or save it somewhere accessible. When emotions are high, structure matters.

The Guide

1 Step 1: Pause Before You Sign Anything

Do not agree to sell property, transfer assets, or “just take care of it” immediately. Your first job is protection, not speed.

2 Step 2: Order Certified Death Certificates

Request multiple copies. Most banks, insurance companies, and financial institutions will require them.

3 Step 3: Locate Estate Documents

Gather:

1. The original Will
2. Any Trust documents
3. Power of Attorney paperwork
4. Beneficiary designations
5. Marriage or divorce records

Do not assume you know what’s in the documents until you review them.

4 Step 4: Secure the Property

If there is a home involved:

1. Change locks if necessary
2. Confirm insurance is active
3. Check utilities
4. Remove valuables if appropriate

An empty house can become expensive quickly.

5 Step 5: Make a Basic Asset List

Start a simple written list:

1. Bank accounts
2. Real estate
3. Vehicles
4. Retirement accounts
5. Life insurance
6. Debts

You don’t need exact numbers yet. Just clarity.

6 Step 6: Understand Probate Requirements

Ask:

1. Is probate required?
2. Has anyone filed yet?
3. Who has legal authority?

Do not assume you can act on behalf of the estate until authority is confirmed.

7 Step 7: Avoid Family Assumptions

Do not promise outcomes. Do not divide assets informally. Do not rely on verbal agreements. Structure prevents conflict later.

8 Step 8: Get Professional Guidance Early

The first conversation should be about options — not pressure. Understanding what’s possible during probate can prevent:

1. Lost value
2. Delays
3. Family tension
4. Costly mistakes

WHY THIS IS IMPORTANT:

Most families don’t make mistakes because they’re careless. They make mistakes because they act emotionally or wait too long to act strategically. The first 72 hours set the tone for everything that follows. Clarity protects value. Structure protects relationships. The right order protects both.

If you need help navigating probate, inherited property, or next steps in North Carolina, speak with a trusted real estate attorney:

Start with clarity before you make any major decisions.

Matthew Ceradini

<https://greenwaysrealty.com>