



Greenways Realty

North Carolina Families: “What Documents Do I Need?” After a Loved One Passes

Know exactly what to gather without scrambling, guessing, or creating family stress.

INSTRUCTIONS:

This checklist is designed to help you get organized during one of the most overwhelming moments a family faces. You do not need to complete everything at once. Start at the top and focus only on the next step. If multiple people are involved, share this so everyone is aligned and working from the same plan. The goal is clarity, not speed.

The Guide: What Documents Do I Need After a Loss?

1 Step 1: Get Certified Death Certificates

Request multiple copies (usually 5–10). You will need them for:

1. Banks
2. Insurance claims
3. Property transfers
4. Social Security
5. Retirement accounts

2 Step 2: Locate the Will or Estate Plan

Find and secure:

1. Last Will and Testament
2. Trust documents
3. Power of Attorney records
4. Healthcare directives

Check:

1. Filing cabinets
2. Safe deposit boxes
3. Attorney offices
4. Digital storage

3 Step 3: Identify Real Estate Documents

If a home is involved, gather:

1. Property deed
2. Mortgage statements
3. Property tax records
4. Homeowners insurance
5. HOA documents

4 Step 4: List Financial Accounts

Start a simple inventory:

1. Bank accounts
2. Investment accounts
3. Retirement accounts
4. Life insurance policies

You don't need balances yet — just identify what exists.

5 Step 5: Locate Vehicle Documents

Do not overlook vehicles. Find:

1. Car titles
2. Loan paperwork
3. Insurance policies
4. Registration

6 Step 6: Identify Debts & Monthly Bills

Create a quick list:

1. Credit cards
2. Utilities
3. Mortgage
4. Medical bills
5. Subscriptions

This prevents missed payments and surprises.

7 Step 7: Access Digital Accounts

Many important records are online. Locate access for:

1. Email
2. Online banking
3. Password managers
4. Cloud storage

8 Step 8: Identify Key People Involved

Write down:

1. Executor or decision-maker
2. Estate attorney
3. Financial advisor
4. Insurance agent
5. Family members involved

Why This Is Important

Most families don't lose money because they make bad decisions. They lose money because they don't have the right information at the right time.

Missing documents causes delays. Delays increase costs. Costs create pressure. Pressure creates conflict. This checklist helps you get organized early so when decisions come, you're ready.

If you need help navigating probate, inherited property, or what to do next in North Carolina, speak with a trusted local expert:

Start with clarity before making any major decisions.

Matthew Ceradini | Greenways Realty

<https://greenwaysrealty.com/>