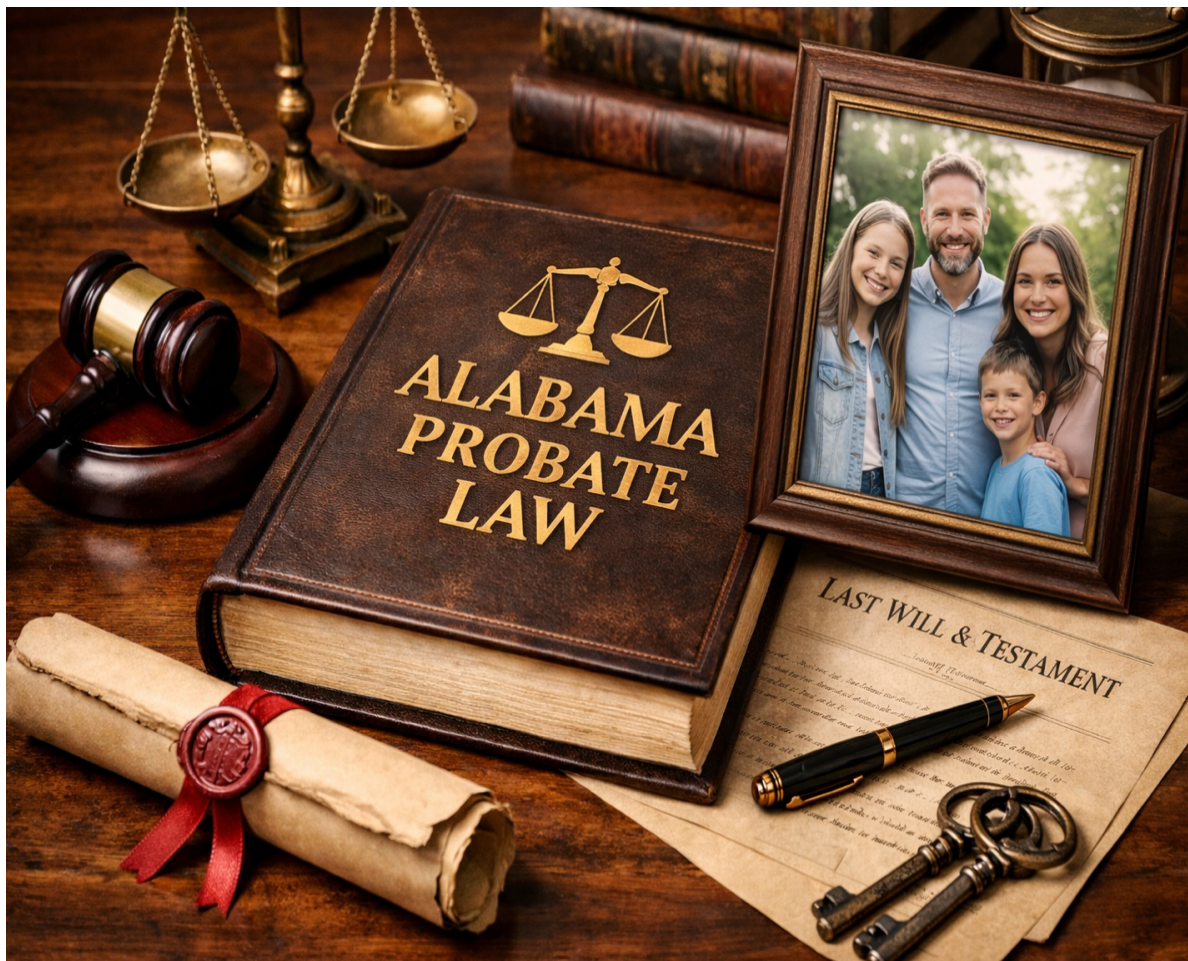


Alabama Probate Handbook

| A guide for your family |



SCOZZARO LAW, LLC
ALABAMA PROBATE ATTORNEYS

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Disclaimer: The intent of this handbook is to provide basic information and for informational purposes only. This handbook is not intended to provide legal advice related to your specific situation, and possession or use of this handbook does not create an attorney-client relationship with the authors or the Alabama Probate Attorneys by Scozzaro Law, LLC. The hiring of a lawyer is an important decision that should not be based solely upon advertisements. You should always seek legal advice in a one-to-one setting, as probate law and estate administration are fact dependent and each situation is unique in the application of the law to the facts.

The following language is required by Rule 7.2 of the Alabama Rules of Professional Conduct: “No representation is made that the quality of the legal services to be performed is greater than the quality of the legal services performed by other lawyers.”

Scozzaro Law, LLC

Alabama Probate Attorneys

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I never thought this day would come...

I'm not prepared for this...

What happens now???



Unfortunately, we hear questions like this every day from individuals and families who have experienced an unimaginable loss. At times, planning occurred in the years prior to their loved one's death but if no planning occurred the family is left with a difficult legal predicament. This handbook aims to answer these questions and provide you with a roadmap for what the next weeks, months and sometimes years may look like after losing a loved one.



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Basic Terms to Know

Though not inclusive, the following list of basic terms and definitions are required to begin to understand issues that arise after a loved one passes away:

- Decedent- A person who has passed away. Also termed “the deceased.”
- Beneficiary- A person who is named in a will to receive property or who is entitled to receive property under intestate succession in the absence of a will. A person to whom an account may be “payable upon death.”
- Estate- The legal entity that is created upon the death of an individual.
- Probate- The process of administering and resolving the assets and debts of deceased individual.
- Probate court- The court that handles the administration of a decedent’s estate.
- Probate judge- A professional who is licensed attorney who is elected to or appointed to serve a county to handle matters that include estates and probate of estates.
- Testate- To pass away with a valid last will and testament.
- Intestate- To pass away without a valid last will and testament or without a valid last will and testament being located.
- Executor- The individual named in a will to oversee the distribution of a decedent’s estate. Also called a Personal Representative. Though the will names an Executor, the will must be submitted to the probate court in the county where the decedent resided and the probate judge formally issues a decree naming that person as the Executor of the estate.
- Administrator- The individual who petitions and is appointed by judge to handle a decedent’s estate when the decedent had no valid last will and



testament. Also called a Personal Representative. Upon the securing of a probate bond, the probate judge will formally issue a decree naming the person filing the petition as the Administrator of the estate.

- Bond- An instrument purchased by a petitioner seeking to administer an estate. This amount is typically 110% of the value of the personal property within the estate. This requirement can be waived by a valid last will and testament or by the court. This requirement is governed by Section 43-2-851, *Code of Alabama*.
- Letters Testamentary- Order from a probate court that empowers an individual named by a decedent in his/her last will and testament to be the individual who will oversee estate administration.
- Letters of Administration- Order from a probate court that empowers an individual who petitions the court, in the absence of a will, to be the individual who will oversee estate administration. Bond is required.
- Inventory- The process of marshalling all titled and untitled estate assets to submit to the court for review. Can be waived by the will and is required without a will.
- Publication- The legal process of notifying creditors or others who may have a claim against a decedent that the person has passed away. Is published in an instrument of general circulation in the county where probate is required within 30 days of issuance of "letters" and must run for a period of three consecutive weeks.
- Creditor period- A period that begins to run at the expiration of publication which formally begins a six-month period wherein a creditor must file a claim for assets or funds from an open estate or be barred from collection.
- Fiduciary- A person responsible for the property or interests of another or an entity.



- Estate attorney- A licensed professional who represents the interests of the decedent's estate and the Personal Representative of the estate.
- Pay on death- The direction to transfer or pay the value of an asset to an individual upon the death of the owner. Can be called transfer on death or beneficiary designation.
- Per stirpes- A term meaning “by representation.” The act of transferring an asset to the descendant of a named beneficiary who dies prior to the decedent.
- Per capita- A term meaning “by head.” The act of dividing the interest of a named beneficiary who dies prior to the decedent among all living beneficiaries within the same group. Essentially treats a deceased beneficiary as having not existed for the asset transfer.





Introduction

From the attorneys and staff at Scozzaro Law, LLC, Alabama Probate Attorneys, thank you for taking time to review this handbook. If you have recently experienced the loss of a loved one, please accept our condolences. Though not meant to cover all aspects of this deep and complex topic, this publication is aimed at giving you a place to begin the journey.

After a loved one's death, you are faced with many emotions and choices. Depending on your loved one's age at death, the choices and decisions will likely involve finalizing legal obligations and disposal of assets.

Resolution of a decedent's estate is generally handled by transfer/payable on death designations, trust settlement procedures, probate of a will, or intestate succession, without a will, in probate court. Some estates may involve aspects of all methods, but every estate will involve at least one of these methods. Thus, when someone dies, their assets could transfer as a non-probate transfer or a probate transfer.

Benjamin Franklin is credited as saying, "*failure to plan is a plan to fail.*" However, even with the best of intentions and effort, plans may go not as designed. This handbook will focus on the journey through the probate court system in Alabama in two distinct ways: with a will and without a will.



About the authors:

H. Emmanuel Scozzaro, Jr. is a lifelong resident of Alabama with 24 years experience assisting individuals and families navigate the legal system and plan their family's future. A graduate of Cumberland School of Law at Samford University, Emmanuel has experience in domestic, criminal and civil matters and with law partner, Elizabeth Mason, he focuses on estate planning and probate administration. Emmanuel previously served as an assistant attorney general for the Alabama Department of Human Resources and has been voted Shelby's County's Best of the Best attorney for several years. When not practicing, Emmanuel enjoys spending time with his wife and family and can be found supporting his son in high school sports including serving as a boat captain for bass fishing tournaments.

Elizabeth H. Mason is a lifelong resident of Alabama, but spent several years living and attending school in Germany. Elizabeth has over 5 years experience handling domestic, custody and divorce cases and focuses her practice on estate planning and probate administration. A graduate of both Birmingham-Southern College and Cumberland School of Law at Samford University, Elizabeth joined Scozzaro Law in 2021 and quickly rose to a leadership role while building the firm's estate and probate section. Elizabeth is recognized as a rising star in the legal community and is known for going the extra mile for her clients. Elizabeth is a wife and mother to two young children and is an avid reader, is passionate about history and politics along with being a huge fan of musicals including *Hamilton*.

To schedule a consultation, please call (205) 624-3367 or email us at scozzarolaw@gmail.com. At the end of this handbook is an estate administration

checklist for your use and to help us better serve you. Our physical office is located at 600 Creekside Court, Helena, Alabama 35080. We will be honored to walk with you through your probate journey and serve you as “Your Family’s Attorney.”



Pictured: Scozzaro Law, LLC primary office located at 600 Creekside Court, Helena, Alabama 35080



Kristi M. Scozzaro
Firm Administrator

Josie A. Silk
Paralegal

Where Do I Start?

After a loved one dies, our thoughts naturally focus on where to begin. The answer to this question requires a basic understanding of your loved one's life and his or her stage of life at death.

An Individual Who Is Young and/or Unmarried and Without Children

The death of a young, unmarried individual, who has no children likely may not involve significant assets, but it may require resolution of outstanding debts that the deceased owed at death. You may start by finding out about employment or business interests, existing contracts, the location of titled assets, and any debt structure (secured or unsecured).

An Individual Who Is a Parent of a Minor Child or Children

Similarly to the circumstances discussed above, the same questions should be investigated when an individual dies with minor children. However, an important difference is whether there is a plan in place that addresses the care of the children and, if not, then who is best suited to care for the children and manage their finances. Does the child, or children, have a surviving parent, is a plan in place that addresses the children and who is best suited to provide for the children's care or needs along with who is best suited to manage the children's finances. At this stage, the existence of any life insurance policy that may name a child or children as beneficiary is critical. Within this framework, the most important aspect is to be mindful of what immediate care the child may need and what emotional support the child may require.

An Individual With No *Minor* Children

Last, your loved one may have passed away with only adult children living. Commonly this stage of life is when most deaths will occur, and full coverage of the subject could fill volumes. However, there are some basic issues to examine: the marital status of the deceased, the ability to locate and contact adult children, asset and debt structure, and any beneficiary designations on assets. Other issues include whether the individual was on Medicaid or other government funded care program, whether the individual was a veteran, and the individual's income sources. This list is far from complete but provides a sampling of issues to consider.

Common Issues to Address Regardless of the Decedent's Stage of Life

Regardless of the stage of life your loved one is in when he or she dies, there are many key questions to consider. The most important determination when dealing with a transfer of assets after death is whether an individual's estate assets (items in their name at death) will transfer as a **non-probate transfer** or a **probate transfer**. If an asset qualifies as a non-probate transfer, the asset will be distributed or transferred outside of the decedent's estate. Specific instructions or designations upon death will control who receives an asset and not probate court.

A non-probate transfer is an asset transfer (account, titled item, house or other legally held interest) that occurs without going through probate court in Alabama. Common examples are bank accounts with a "payable on death" designation, insurance policies with a named beneficiary, jointly titled real property (joint tenancy with right of survivorship or "JTWROS"), real property with a life estate deed, and asset transfers to named beneficiaries under the terms of a revocable or irrevocable trust.

A probate transfer is the transfer of an asset that requires the opening of the "estate" in probate court in one of Alabama's 67 counties where the deceased individual resided at death. A few counties in Alabama have equity jurisdiction shared with circuit court including Shelby and Jefferson County. Probate transfers are either a **testate** transfer which means transfer by way of a valid last will and testament (governed by Section 43-8-160 to 43-8-175, *Code of Alabama* and Section 43-2-20 to 43-2-29, *Code of Alabama*), or an **intestate** transfer which means transfer by way of the Alabama Intestate Succession statutes (governed by Section 43-8-40 to 43-8-58, *Code of Alabama* and Section 43-2-40 to 43-2-48, *Code of Alabama*).



If a Will is Found—And If One is Not

If you have located your loved one's last will and testament, you should contact our firm at (205) 624-3367 and either Josie Silk, paralegal, or Kristi Scozzaro, firm administrator, will schedule your initial consultation. Our firm has flexible hours for your schedule. In addition to in person meetings, we can conduct appointments via FaceTime, Zoom or Google Meet. When you reserve your appointment, you will receive a confirmation email and an intake form for you to provide basic information and gather your questions for the meeting.

If you cannot find your loved one's last will and testament, procedures exist to assist you. If someone else is in possession of the will, but refuses to act, you have remedies available that our office can employ on your behalf.

Step-by-step basic process to open an estate (with or without a will)

1. Meet with our attorneys to outline the best plan of action and discuss what assets and liabilities exist, who will be involved, determine what assets can be transferred outside of probate, decide whether a bond is needed (if no will or the requirement is not waived by the will) and sign your engagement agreement.
2. After your initial meeting, our attorneys will prepare a petition and other documents for your signature or the signature of others. Once the initial documents are completed (including any required consent), the death certificate secured, and court specific filing fees are paid then our firm either e-files or hand files the necessary paperwork to open the estate. If the estate has a last will and testament then notification of those named will occur and written consent forms provided for their signature.
 - *If the estate is being opened as an intestate estate, then an administrator's bond must be secured and filed as well.*
3. Depending on the county's probate court policies, and in the absence of objections or a lack of consent, you should receive "Letters Testamentary" or "Letters of Administration" within a few weeks. These "letters" are orders of the court, issued by the probate judge, that formally appoint you to represent the estate and handle estate business.



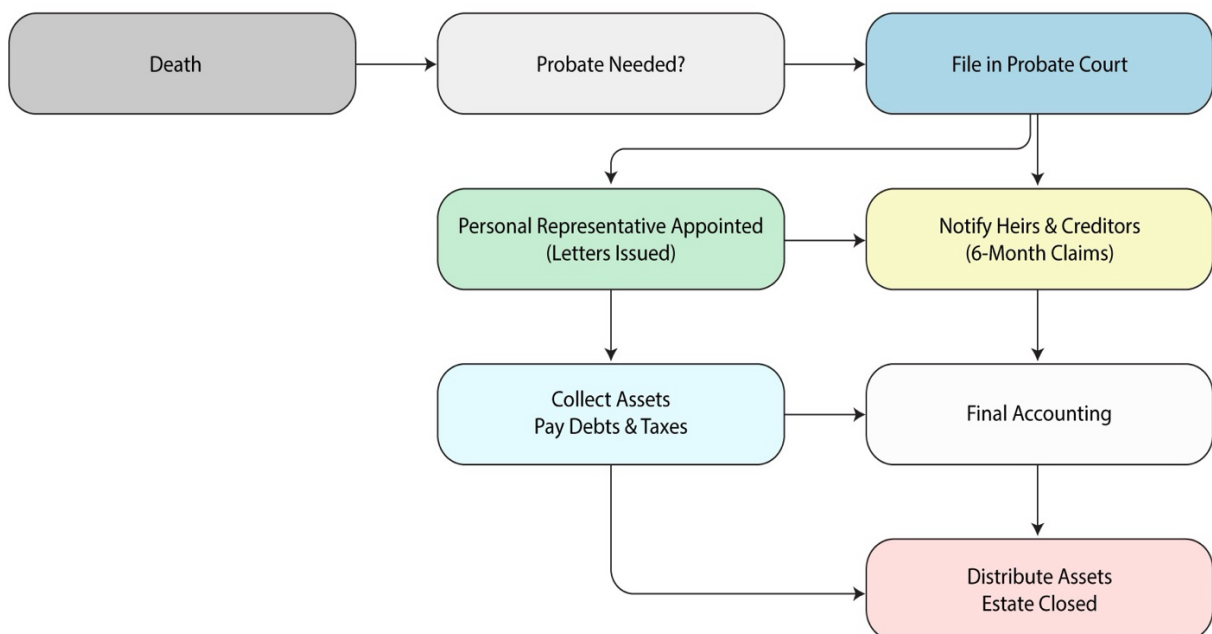
- *If the estate is opened as an intestate estate, notification of heirs and next of kin will occur.*
4. Once you have “letters,” publication will issue and run for the required time-period, usually four (4) weeks, before the creditor period of six months will begin.
 5. During the creditor period, our attorneys will execute the required Medicaid Notice, obtain a tax identification number for the estate, assist you with opening an estate bank account (if needed), and begin the marshaling and preserving of estate assets.
 - *If the estate is an intestate estate, an inventory will be required within 60 days after receiving Letters of Administration.*
 6. Transfers of estate property *can* occur during the six-month creditor period; however, resolution of filed claims and resolution of known claims is highly recommended before blindly transferring property to beneficiaries or heirs. A claim is a creditor’s formal notice to probate court that the decedent legally owed money to them when the decedent passed away.
 7. Once claims against an estate, if any, are fully resolved and notice(s) of satisfaction of said claims are filed, property disposal may occur, whether by executor’s deed, liquidation or otherwise. If property or accounts are liquidated, the proceeds may be placed into an estate bank account or paid into the probate court’s escrow account before any distribution to beneficiaries.
 - *If the estate is an intestate estate, any property disposal, such as selling real property, will require petitioning the court for permission and providing the court of evidence of the disposal upon completion.*
 8. After all claims are satisfied and expenses paid, our attorneys will assist you with preparation of a petition to settle the estate either with a formal accounting or by consent of the beneficiaries, along with a request to release



the bond surety, if an intestate estate. This petition will be filed and if not accompanied by consent(s), will be set for a final hearing at which time the court can order the estate as settled and closed, after resolving the issues.

- *In the case of an intestate estate, the court will issue an order directing a release of surety to the entity that bonded the Administrator.*
9. By this point, you will have the order closing the estate, relieving the Personal Representative of his or her obligations and removing your surety bond, if one was required. The estate and your duties as Personal Representative will be completed.

Normal Probate Flow in Alabama (Simplified Overview)



Who May Serve as Personal Representative (Executor or Administrator)

Executor

If your loved one has a valid last will and testament, the individual nominated as “executor” may accept such role so long as they are a legal adult. If so, the probate judge will appoint that person to serve as Executor/Personal Representative.

- A will *may* nominate an out of state resident to serve as the Executor. Our office can coordinate with and assist those living out of state to serve in the capacity as an Executor.
- A will *may* waive the requirement of an administrator’s bond and the need to prepare an estate inventory, but this waiver must be clear and in writing within the text of the will. (Ordering either a bond or inventory is within the discretion of the probate judge, but a decedent’s will may contain language expressing his/her wishes regarding both)

The attorney handling the probate of the will should meet with the person nominated as Executor to go over the importance of the “Letters Testamentary” along with the various rights and responsibilities that serving as an Executor will entail.

Administrator

If your loved one passes away without a valid last will and testament, then almost anyone may petition probate court to serve as an estate “Administrator” or Personal Representative. Dying intestate (without a will) triggers use of Alabama’s intestate succession statutes. An individual who is of legal age may petition to serve as an Administrator of an estate, however that person must secure an administrator’s bond equal to 110% of the value of the personal property within the estate and must prepare and submit an inventory of estate assets within 60 days of being appointed.

- The Administrator of an intestate estate *must* be a resident of the state of Alabama. Further, the Administrator of an intestate estate is required, by statute, to comply with the bonding and inventory requirement.



- An attorney licensed in Alabama, and a resident thereof, may petition to be appointed as the estate Administrator subject to the same statutory requirements. Our firm routinely handles intestate estate administrations where there are no in-state individuals who qualify to serve as Administrator. The attorney may serve both as Personal Representative and estate attorney, however these roles can be divided between 2 attorneys.
- The Administrator of an intestate estate, per statute, may claim 2.5% of the gross receipts of personal property taken into the estate and 2.5% of the distributions paid out by the estate. This requires approval of the probate judge at the time of final settlement.

Whether the Personal Representative is termed an Executor or an estate Administrator, the duties of marshalling assets, satisfying expenses and claims, making distributions and reporting these actions to probate court will be the same.

→A key distinction between the 2 roles is that an Executor may not be required to seek court approval for actions taken, but an estate Administrator will be required to seek court approval for actions such as the sale of an estate asset. The final act of a Personal Representative (Executor or Administrator) will be to provide a final accounting and seek discharge of the duties from probate court.



Ancillary Probate

(Decedent's Estate Includes Property Located in Another State)

An individual can own real property (physical land) anywhere in the world, but for this handbook the focus is on real property that can be owned anywhere in the United States. The definition of ancillary is simply a “secondary activity” providing support to “primary activity.”

- Note: Though most common with real property, ancillary probate can also apply to other types of property or property rights that have defined title within a specific state. The need for opening an ancillary probate estate will always require thorough review of a decedent's assets.

If a probate estate is opened in Alabama (with or without a will) and the decedent owned real property in another state at death, then an *ancillary* probate estate is required to complete probate. The reverse can also occur, an estate opened in another state may have real property within Alabama, and an ancillary probate estate would also be required to transfer the Alabama property.

The ancillary probate process requires a primary estate opened in the home state and county of residence of a decedent and a secondary estate opened in the non-home state of a decedent in the county where real property was owned at death. The Executor or Administrator of the primary estate will normally serve the same role in the secondary or ancillary estate.

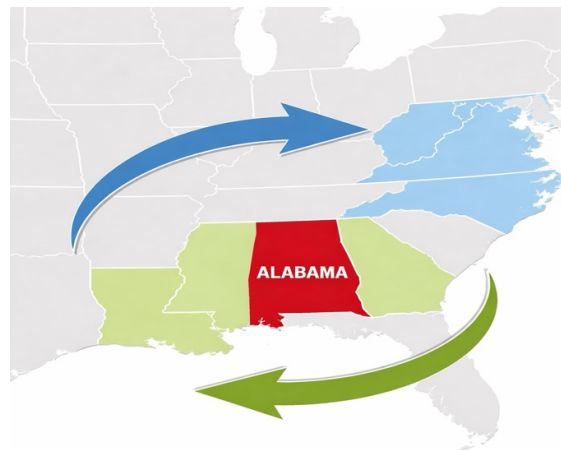
Ancillary probate can occur both when a decedent dies testate (with a will) and when a decedent dies intestate (without a will). The ancillary probate estate, if needed, is the second estate that is open regarding a decedent's property and can be somewhat streamlined since the primary probate estate is controlling.

Our attorneys have experience handling ancillary estates both as the primary probate estate and the secondary probate estate. The basic stages to ancillary probate are:

1. Open a primary probate estate in the state where the decedent resided at death.



2. Ascertain whether an Alabama decedent has real property, or property subject to an ancillary estate, in another state or another state's decedent has real property, or property subject to an ancillary estate, in Alabama.
3. Determine if Alabama is the secondary probate estate and if so, obtain certified and triple exemplified copies of all documents that comprise the primary probate estate. This is done by contacting the probate clerk of the county where the primary probate estate is open. Reverse the process if Alabama is determined to be the primary probate estate.
4. Prepare and file a *Petition for Ancillary Letters*, along with the certified and exemplified copies of the primary probate estate, in the county where the property is located or titled.
5. Receive appropriate administration letters from probate court and follow the same procedure as with any other estate administration. Essentially, the same timelines will apply and the property transferred accordingly prior to moving to close the ancillary probate estate.



Small Estate Administration

Not all people will pass away with a valid last will and testament in place; Also, not everyone's estate will be large, rather their estate may be so small as to only require a minimal process for property transfer. This is what is known as an Alabama small estate which is created and governed by the Revised Alabama Small Estates Act, Section 43-2-690 to 43-2-696, *Code of Alabama*.

Originally enacted in 1975, and with the maximum amount routinely adjusted using Consumer Price Indexing (CPI), the act creates a distribution process for a decedent's property so long as the estate is below a value set by the Alabama State Finance Director and the below requirements are also met. As of the writing of this handbook, the current maximum amount set by the finance director is \$37,075.00 which covers the period from March 1, 2025 to February 28, 2026.

- *Under The Revised Alabama Small Estates Act, as of October 1, 2025, an estate may qualify for coverage by the Act if the value is equal to or less than the combined homestead, exempt property and family allowance or approximately \$47,000.00.*

The Revised Alabama Small Estate provides a streamlined process for a surviving spouse or other next of kin to transfer personal property. The Act requires the following to be able to transfer property under its provisions:

- The net value of all personal property of the estate must fall under the current amount set by the state finance director as required by the Revised Alabama Small Estates Act.
- A written petition filed in the probate court of the county the decedent resided in at death. The petition may be filed by the surviving spouse, if one exists, or by one of the heirs entitled to estate personal assets.
- Petition shall provide the name, address, age and condition of any surviving spouse, children or other heirs.
- Petition shall also list the estate assets needing to be distributed with the corresponding value of each asset.
- Death certificate.
- Marriage certificate, if filing by a surviving spouse.
- Decedent must be a resident of the county wherein filed.
- No other petition to appoint an estate representative can be pending.



- Debt, funeral expenses and expenses of last illness must have been paid or arrangements to pay must be in place.
- No real property shall be owned by the decedent which would pass into the decedent's estate at death or must have been transferred outside probate.
- Publication and notice of death must run in a periodical of general circulation in the jurisdiction where the decedent resided at death.
- If the decedent died testate, the original Will must be submitted.
- Appropriate filing and publication fees.

→Regardless of the existence of a will, a decedent's surviving spouse is entitled to claim allowances prior to any distribution of property:

- Homestead Allowance- \$15,000.00 for the surviving spouse's primary residence.
- Exempt Property Allowance- \$7,500.00 for personal property.
- Family Allowance- A "reasonable" amount as support for the surviving spouse and minor or dependent children of the decedent.

After the petition is filed, the probate judge will review and may approve summary distribution once publication is complete, the Alabama Medicaid Agency is notified and responds, and all conditions have been met. Upon an order granting the petition, the assets listed (accounts, vehicles or other personal property) may be distributed. No petition to close will be required.

If your family anticipates that your loved one's estate may qualify to be handled as a small estate, our attorneys can assist you with each step of the process.



Frequently Asked Questions About Probating an Alabama Estate

1. What is probate and why is it necessary?

Probate is the legal process of administering a person's estate after they die — ensuring debts are paid and assets are legally transferred to heirs or beneficiaries. If the person owned assets solely in their name, probate is usually required in Alabama.

2. Do we have to probate the will?

Yes. For a will to have legal effect in Alabama, it must be filed with the probate court. Filing it begins the legal process of distributing assets according to the deceased's wishes.

3. Where do we file for probate?

You must file in the probate court in the county where the deceased person lived at the time of death.

4. What if the deceased didn't have a will?

If someone dies without a will (intestate), Alabama law determines how assets are distributed under the state's intestacy statutes.

5. Who can serve as Executor or Administrator?

If there is a will, the named Executor usually serves. If there is no will, the court appoints an Administrator, typically starting with the spouse, then other relatives.

6. How soon do we need to start probate?

A will must generally be filed within five years of the date of death. However, it is advisable to begin much sooner to properly manage estate matters.

7. How long does probate take in Alabama?

Alabama law requires an estate to remain open at least six months to allow creditors to file claims. Many estates take between 6–12 months, though complex estates may take longer.



8. Do all assets go through probate?

No. Assets held jointly with rights of survivorship or with designated beneficiaries (such as life insurance or retirement accounts) usually pass outside of probate. Assets that are held in trust (revocable or irrevocable) will avoid the probate process, along with transfer of death real property deeds such as a life estate deed.

9. What are the first steps in probate?

File a petition with the probate court, request Letters Testamentary or Letters of Administration, and provide notice to heirs. This gives the Personal Representative authority to act.

10. Can we handle probate without a lawyer?

Technically yes, but probate involves legal duties and strict requirements. Many families work with an attorney to avoid mistakes and delays.

11. What happens to debts and creditors?

Creditors must be notified and generally have six months to file claims. Valid debts must be paid before assets are distributed to heirs.

12. Is there a simplified process for small estates?

Yes. Alabama provides simplified procedures in certain small estate situations, depending on eligibility requirements.

13. What if the deceased owned property in another state?

Real estate located in another state may require ancillary probate proceedings in that state.

14. What are the duties of the Personal Representative?

The Personal Representative gathers assets, inventories property, pays debts and taxes, keeps records, communicates with heirs, and distributes remaining assets according to the will or Alabama law.



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Estate Administration Checklist for Alabama Families

This checklist is intended as a general guide for Alabama families following the loss of a loved one. Every estate is unique. Consult with one of our estate attorneys for specific advice as to your situation, and this checklist will assist you in preparation.

Immediate Steps (First 24–72 Hours)

- Obtain legal pronouncement of death
- Order 10–15 certified death certificates
- Notify close family members and designate a point person
- Contact funeral home and review any preneed burial contracts
- Secure residence and valuables
- Arrange care for pets and dependents

Alabama Probate Considerations

- Determine proper probate county (county of residence at death)
- Locate original Last Will and Testament
- File Petition for Probate in the appropriate Alabama Probate Court
- Obtain Letters Testamentary or Letters of Administration
- Publish Notice to Creditors as required by Alabama law
- Apply for EIN for the estate
- Open Estate bank account
- File Inventory if required by the court
- Observe Alabama creditor claims period (6 months after completion of publication)

Financial & Asset Review

- Identify bank accounts and freeze as appropriate
- Review jointly held property and beneficiary designations
- Locate life insurance policies and file claims
- Identify retirement accounts (IRA, 401(k)) and beneficiaries
- Review deeds to real estate located in Alabama
- Locate vehicle titles and business interests

Debts & Taxes

- Identify outstanding debts and liabilities
- Track funeral expenses and retain receipts
- File final federal and Alabama income tax returns
- Determine if estate income tax return (IRS Form 1041) is required

Government & Benefits

- Notify Social Security Administration
- Contact Veterans Administration (if applicable)
- Notify pension providers
- Cancel or update Medicare/Medicaid

Digital & Practical Matters

- Secure email and digital accounts
- Memorialize or close social media accounts
- Forward mail through USPS
- Maintain homeowner's insurance during probate
- Cancel utilities and memberships when appropriate

Notes



Conclusion

On behalf the staff at Scozzaro Law, LLC, Alabama Probate Attorneys, thank you for reading this handbook. Should you require legal services to resolve a loved one's estate, our team is ready to guide you with compassion and experience.

The process of estate administration can, whether in probate or outside probate, be a difficult and emotional task. As attorneys, we are assisted in our duties by our paralegal, Josie A. Silk and our firm's administrator, Kristi M. Scozzaro. A special thank you goes to Raymond M. Silk who aided with the technological aspects of creating this handbook.

As a team we are ready to walk with you through this process and provide service as "Your Family's Attorney."

Thank you,

H. Emmanuel Scozzaro, Jr.

H. EMMANUEL SCOZZARO, JR.
Attorney

Elizabeth H. Mason

ELIZABETH H. MASON
Attorney

Kristi M. Scozzaro

KRISTI M. SCOZZARO
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Josie A. Silk

JOSIE A. SILK
Paralegal

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