

THE MINNEAPPLE

The Inherited House Checklist: Minnesota Probate to Closing

A printable, step-by-step checklist for selling an inherited house in Minnesota — securing the property, getting legal authority through probate, clearing the contents, and closing without surprises.

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The Inherited House Checklist

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Why this exists

When a parent dies, people bring casseroles. Nobody brings the manual for the house — the one full of forty years of belongings, a furnace of unknown age, and a title that isn't in your name yet.

Heirs lose real money in that gap. Not to the market — to sequence. They remodel before they have legal authority. They let the house sit empty through a winter. They throw away things a sibling wanted, and the sale stalls over a coffee table.

This checklist is the sequence. Print it, put it on the refrigerator, and do the steps in order.

One caveat before anything else: I'm not your attorney, and I'm not your CPA — nothing here is legal or tax advice. The attorney runs the probate clock, the CPA runs the tax math, and I run the sale. You want all three in their own lanes.

Phase 1 — Secure the asset (Days 1–14)

The only job right now is to protect the property and find the paperwork. Nothing gets sold, tossed, or renovated.

- ☐ **Change the locks.** More keys to that house exist than you know about.
- ☐ **Forward the mail** at the post office, and watch it — bills, bank statements, and insurance notices tell you what the estate owns and owes.
- ☐ **Keep the utilities on.** In a Minnesota winter, heat stays on, period. Frozen pipes turn a clean sale into an insurance claim.
- ☐ **Call the homeowner's insurance company.** Tell them the house is unoccupied. Many policies limit coverage on a vacant home after 30–60 days; ask about a vacant-home endorsement.
- ☐ **Locate the will** — and check for a trust, a Transfer on Death Deed, or joint ownership on the title. Any of those can change everything that follows.

- ☐ **Check the mortgage.** Note the lender and payment. If there's a reverse mortgage, call the servicer now — those run on their own clock after a death.
 - ☐ **Throw nothing away.** Not yet. The contents belong to the estate, and every heir gets a say.
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Phase 2 — Get legal authority (Weeks 2–6)

You cannot convey title to a buyer without the legal authority to sell. In most cases that means probate.

- ☐ **Hire a probate attorney.** One conversation tells you whether you need formal probate, informal probate, or no probate at all.
 - ☐ **File with the county court** to be appointed Personal Representative (what most people call the executor).
 - ☐ **Receive your Letters Testamentary.** This document is your authority. The title company will ask for it at closing, alongside a certified death certificate.
 - ☐ **Order extra certified death certificates** — banks, insurers, and the title company each want their own.
 - ☐ **Get the heirs in one room** (or one call). Agree on the plan for the house and the contents before anything is listed or emptied. This meeting prevents more lawsuits than any document.
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Phase 3 — Clear the contents (Weeks 4–10)

The hardest phase. Not because of logistics — because of what's in the boxes.

- ☐ **Family first pass.** Every heir walks through and flags what matters to them. Photographs of the house, the doorframe, the workbench — take them now, before anything moves.
 - ☐ **Resolve conflicts before removal.** Two people want the same clock: settle it here, not at closing.
 - ☐ **Run an estate sale** if the contents justify one, or bring in an estate clean-out crew. These crews exist, they're good, and they handle it with dignity and speed.
 - ☐ **Donate the rest** and keep the receipts for the estate's records.
 - ☐ **Don't do this alone on weekends for a year.** That's the pattern that keeps a house empty through two winters. Take what matters; hire out the rest.
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Phase 4 — Prepare the house (Weeks 8–12)

The instinct is to remodel. Resist it — buyers of estate properties expect honest, clean, and functional, not renovated.

- ☐ **No full remodel.** New kitchens rarely return their cost on an estate sale, and they burn months.
 - ☐ **Fresh paint and deep cleaning.** Highest return per dollar of anything on this list.
 - ☐ **Fix what would fail an inspection** — the water heater that leaks, the outlet that doesn't work, the gutter hanging loose.
 - ☐ **Remove heavy drapery and extra furniture.** Light sells houses; volume of stuff hides them.
 - ☐ **Keep the receipts.** Estate expenses are the estate's business, and the CPA will want them.
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Phase 5 — List and close (Weeks 12+)

- ☐ **Price to the market, not to the memories.** The stepped-up basis usually means little or no capital gains tax if you sell near date-of-death value — chasing an extra 5% over months of carrying costs is usually a losing trade.
 - ☐ **Tell your agent it's an estate sale up front.** The listing, disclosures, and timeline all get handled differently.
 - ☐ **Track the carrying costs** — taxes, insurance, heat, lawn, snow. The estate pays them until closing day. This number is why houses that "wait for spring" often net less.
 - ☐ **Give the title company its packet:** Letters Testamentary and a certified death certificate. Ask them early what else they need.
 - ☐ **Final walkthrough as a family,** if anyone wants one. Some do, some don't. Both are right.
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The one thing to remember

Every mistake on this list is a sequence mistake — doing a reasonable thing at the wrong time. Secure before you sort. Authority before you list. Clear before you paint. In that order, an inherited house sells cleanly, and the estate keeps the money it was supposed to keep.

The memories don't stay behind at closing. They move with you.

What the house means for the estate's bottom line

Before any listing conversation, most heirs want one number: what the estate actually nets. **What's My Number** runs it — no call, no commitment, just the math.

Questions I hear the most

Can I sell an inherited house in Minnesota before probate is complete?

You can usually sell the house before the estate fully closes, but not before you have legal authority. In most Minnesota cases that means being appointed Personal Representative and receiving Letters Testamentary from the county court — the title company will require them, along with a death certificate, to transfer title. Exceptions exist when the house avoids probate entirely: joint tenancy, a Transfer on Death Deed, or a trust. A probate attorney can tell you which situation you're in within one conversation.

How long does it take to sell an inherited house in Minnesota?

Plan on roughly three to six months from filing to closing in a typical informal probate: two to six weeks to be appointed Personal Representative, four to eight weeks to clear the contents and prepare the house, then a normal listing and closing timeline. The estate itself often stays open longer — commonly a year — but you don't need the estate closed to sell the house. The expensive mistake is the opposite one: letting the house sit empty while carrying costs drain the estate.

Do all heirs have to agree before selling an inherited house?

In Minnesota the Personal Representative generally holds the authority to sell estate property, unless the will or the court restricts it. In practice, get every heir aligned early anyway — a sibling who feels steamrolled can slow a sale far more effectively than any paperwork. One family meeting before listing prevents most of the fights I've seen.

What taxes do you pay when selling an inherited house in Minnesota?

Usually less than people fear, because of the stepped-up basis: the home's tax value resets to its market value on the date of death, not the price your parents paid decades ago. Sell reasonably close to that value and the capital gain is small or zero. Separately, Minnesota levies an estate tax on estates above its exemption threshold — that's the estate's issue, not the buyer's or seller's. Have a CPA confirm the numbers for your situation before you count on any of this.

Should we clean out the house before probate starts?

Secure it first, clear it later. In the first two weeks, change the locks, forward the mail, keep utilities and insurance active, and locate the will — but don't start hauling things away. The contents belong to the estate, and tossing them before authority is established creates conflict between heirs and, occasionally, legal problems. The clean-out belongs after the court appoints a Personal Representative.

When you're ready to talk it through

One question or the whole plan — either way, no clock running.

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That's (612) 208-7653 — call or text. Texts usually get me faster.

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