FREE GUIDE · SOUTH CAROLINA

The Executor's First 30 Days

A calm, week-by-week checklist for the first month after a loss.

Turnkey ESTATE SERVICES

You don't have to do everything at once. The first month is about protecting what your loved one left and getting the legal authority to act. Take it one week at a time.

WEEK 1

Protect what's there

- [ ] Order certified copies of the death certificate. Banks, insurers and the court may each want one; the funeral home can usually help.
- [ ] Find the original will and key papers: the deed, insurance policies, bank and retirement statements, and recent bills.
- [ ] Secure the house and car. Lock up, find out who has keys, and put cash, jewelry and documents somewhere safe.
- [ ] Call the homeowners insurer. Report the death and ask how long the policy covers a house that sits empty.
- [ ] Keep the utilities on, set the thermostat, and forward the mail.

WEEK 2

Get the authority to act

- [ ] Talk with a probate attorney, especially if there is a house, debt or family disagreement.
- [ ] Take the original will and a death certificate to the probate court in the county where your loved one lived, and apply to be appointed personal representative.
- [ ] Once appointed, you receive a Certificate of Appointment. Banks and others will ask to see it before they work with you.

WEEK 3

Set up the estate's money

- [ ] Get a tax ID number (EIN) for the estate from the IRS. It's free.
- [ ] Open an estate bank account. Pay estate bills from it and keep your own money separate.
- [ ] Notify Social Security, pension plans, banks and the credit bureaus. The funeral home often reports the death to Social Security.
- [ ] Publish the Notice to Creditors as the court directs. Creditors generally have eight months from the first publication to file claims.

WEEK 4

Start the inventory and plan for the house

- [ ] Notify the heirs and beneficiaries within 30 days of appointment, as state law requires.
- [ ] Start a list of what the estate owns and what each item was worth on the date of death. The inventory is due within 90 days of appointment; you can ask the court for more time.
- [ ] Decide whether the house will be kept, rented or sold. Keep paying its mortgage, taxes and insurance from the estate account.
- [ ] Keep a simple log of every call, receipt and decision for the final accounting.

HOLD OFF ON

Things that can wait

- Selling, giving away or dividing belongings before you are appointed.
- Paying the estate's debts from your own pocket.
- Promising anything to heirs before the debts are known.
- Closing accounts before you know which bills draw from them.

GOOD TO KNOW

Not everything goes through probate

Life insurance, retirement accounts and accounts with a named beneficiary usually pass straight to that person. Property owned jointly with survivorship may too.

GOOD TO KNOW

Small estates

If the probate estate is worth $45,000 or less and has no real estate to transfer, the probate court may offer a simpler process. Ask the court clerk.

KEEP ONE FOLDER

For everything

Death certificates, the will, your Certificate of Appointment, bills, receipts and your log. You will reach for it constantly.

One visit, in person or by video, and we handle the rest.

When you're ready for the house, we can help anywhere in South Carolina.

(803) 525-1108

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General information only, not legal, tax or financial advice. Confirm what applies to your estate with your probate attorney, the county probate court or a CPA. Turnkey Estate Services LLC, Lexington, SC. Written by Fulton Bryant · Updated October 29, 2026 · turnkeyestatesc.com/resources/first-30-days