

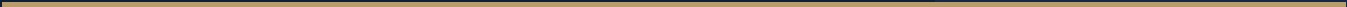
NJ PROPERTY TOOLKIT

# New Jersey Probate Starter Workbook

NJ Property Toolkit • Workbook No. 1

A print-ready planning workbook for heirs, executors, families, and property professionals organizing the first probate and property decisions after a death in New Jersey.

|                           |                                             |
|---------------------------|---------------------------------------------|
| Estimated completion time | 60-90 minutes                               |
| Matching guide            | What to Do After Someone Dies in New Jersey |
| Prepared for              | New Jersey probate and property situations  |
| Edition                   | v1.0                                        |



# New Jersey Probate Starter Workbook

A print-ready planning workbook for heirs, executors, families, and property professionals organizing the first probate and property decisions after a death in New Jersey.

| Prepared by                | Prepared for                                             | Version | Updated      |
|----------------------------|----------------------------------------------------------|---------|--------------|
| Viera Investment Group LLC | New Jersey heirs, executors, families, and professionals | v1.0    | July 9, 2026 |

| Filename                             | Website                  | Office       | Text/SMS     |
|--------------------------------------|--------------------------|--------------|--------------|
| nj-probate-starter-workbook-v1.0.pdf | vierainvestmentgroup.com | 973-939-5151 | 424-440-2739 |

## Educational use

This workbook is an educational planning tool designed to help organize documents, deadlines, questions, and information. It is not legal, tax, accounting, financial, or investment advice and should not replace guidance from licensed professionals.

Our role is to help people understand complicated residential property situations, simplify the process, coordinate experienced professionals when appropriate, and help families move forward with greater clarity and confidence—not replace the advice of licensed professionals.

Complex residential property situations often require several professionals working together. Depending on the circumstances, Viera Investment Group LLC may help coordinate the property-related process with experienced attorneys, title companies, loan servicers, lenders, estate professionals, municipal offices, contractors, Realtors®, accountants, financial professionals, and other licensed specialists.

# Welcome

---

This workbook helps organize the facts that often get scattered after a death: who has authority, what documents are missing, what is happening with the property, and which questions need answers before a decision is made.

Use it as a practical organizer. It does not replace the county Surrogate, an attorney, a tax professional, a title company, a lender, or any public office.

## Who this workbook is for

- New Jersey heirs trying to understand what happens next.
- Executors or administrators preparing for Surrogate or attorney conversations.
- Families managing a house, mortgage, insurance, utilities, taxes, or liens during probate.
- Attorneys, financial professionals, and real estate professionals who want a clean client intake companion.

## Use this first

- Print the workbook or type into the DOCX version.
- Complete the urgent pages before the planning pages.
- Keep copies of proof, account statements, bills, and letters together.
- Verify county-specific probate steps before relying on any timeline.

# How to Use This Workbook

---

Move from facts to deadlines to decisions. Do not try to answer every question in one sitting. Start with the immediate first steps, then complete the worksheets that match the property situation.

## Recommended order

- Complete the immediate first steps checklist.
- Build the probate timeline and executor checklist.
- Gather estate, property, mortgage, tax, utility, and insurance documents.
- Prepare questions for the Surrogate and attorney.
- Use the family meeting worksheet and action plan before making commitments.

## What to leave blank

- Leave any legal conclusion blank until confirmed by counsel.
- Leave any payoff, lien, or tax balance blank until verified by the correct office.
- Leave sale, refinance, or distribution decisions blank until authority and title are clear.

# Immediate First Steps After Someone Dies

The first few days are about safety, communication, documentation, and avoiding irreversible mistakes. This page is intentionally practical and conservative.

## Checklist

- Secure the home, keys, vehicles, mail, and valuables.
- Arrange for care of pets, plants, heat, water, and basic property maintenance.
- Request multiple certified death certificates through the funeral home or appropriate office.
- Locate the original will, trust documents, funeral instructions, and safe deposit box information.
- Identify urgent bills: mortgage, property taxes, insurance, utilities, HOA or condo dues.
- Notify close family members and create one shared contact list.
- Do not distribute personal property, sell assets, or sign listing paperwork until authority is confirmed.
- Make a photo record of the property's condition and any urgent repair issues.

DATE COMPLETED

PERSON COORDINATING

MOST URGENT PROPERTY ISSUE

NEXT CALL TO MAKE

IMMEDIATE NOTES

# Probate Timeline

---

New Jersey probate timing depends on the county, the documents available, whether there is a will, whether heirs agree, and whether creditor, tax, title, or property issues exist. Use this as an organizer, not a promise of timing.

| Stage                                  | What to organize                                                                                                     | Date / deadline | Owner |
|----------------------------------------|----------------------------------------------------------------------------------------------------------------------|-----------------|-------|
| Death and document search              | Death certificate, original will, asset records, property records, account statements.                               |                 |       |
| Surrogate or attorney intake           | Confirm who may apply, what documents are needed, and whether the will can be admitted.                              |                 |       |
| Letters issued or next court step      | Letters Testamentary or Administration may be needed before title companies, banks, and buyers rely on authority.    |                 |       |
| Notice, inventory, bills, and claims   | Track heirs, beneficiaries, known creditors, taxes, utilities, mortgage, insurance, and estate costs.                |                 |       |
| Property decision window               | Keep, sell, refinance, occupy, repair, list, buy out heirs, or pursue another strategy after authority is confirmed. |                 |       |
| Closing, accounting, and distributions | Coordinate title, payoffs, liens, estate expenses, taxes, releases, and final records before distributions.          |                 |       |

# Executor Checklist

Executors and administrators often become the practical traffic controller for documents, family communication, property costs, and professional coordination.

## Checklist

- Confirm appointment status and obtain certified copies of Letters if issued.
- Open a dedicated estate file and keep communications in one place.
- Create a known-heir and beneficiary contact list.
- Track all estate income, bills, reimbursements, and property expenses.
- Confirm whether the home is occupied, vacant, insured, winterized, or at risk.
- Request current mortgage, tax, lien, utility, and insurance information.
- Ask an attorney or tax professional about notices, deadlines, claims, taxes, and accounting duties.
- Avoid commingling estate funds with personal accounts.

EXECUTOR / ADMINISTRATOR

LETTERS DATE

ATTORNEY CONTACT

MAIN PROPERTY DEADLINE

EXECUTOR NOTES

# Documents to Gather

Use this page as the core estate document folder. Copies are useful, but some offices may require originals or certified copies.

## Document checklist

- ☐ Certified death certificates
- ☐ Original will and codicils, if any
- ☐ Trust documents, if any
- ☐ Letters Testamentary or Letters of Administration
- ☐ Deed, title policy, survey, and closing statement
- ☐ Mortgage, HELOC, reverse mortgage, or payoff statements
- ☐ Property tax, water, sewer, utility, and municipal bills
- ☐ Homeowners, landlord, vacant property, flood, or umbrella insurance policies
- ☐ Bank, retirement, investment, pension, and benefit statements
- ☐ Vehicle titles, business records, and safe deposit box information
- ☐ Prior appraisals, repair records, leases, or occupancy agreements
- ☐ Funeral invoice and estate expense receipts

| Document                                                                     | Where it is | Who has it | Next step |
|------------------------------------------------------------------------------|-------------|------------|-----------|
| Certified death certificates                                                 |             |            |           |
| Original will and codicils, if any                                           |             |            |           |
| Trust documents, if any                                                      |             |            |           |
| Letters Testamentary or Letters of Administration                            |             |            |           |
| Deed, title policy, survey, and closing statement                            |             |            |           |
| Mortgage, HELOC, reverse mortgage, or payoff statements                      |             |            |           |
| Property tax, water, sewer, utility, and municipal bills                     |             |            |           |
| Homeowners, landlord, vacant property, flood, or umbrella insurance policies |             |            |           |



# Important Contacts

---

Keep this page current. If several relatives are calling the same offices, designate one point person to reduce confusion.

| Name or office       | Role              | Phone / email | Notes |
|----------------------|-------------------|---------------|-------|
| County Surrogate     | Probate filing    |               |       |
| Estate attorney      | Legal guidance    |               |       |
| Tax professional     | Tax questions     |               |       |
| Title company        | Title review      |               |       |
| Mortgage servicer    | Loan / payoff     |               |       |
| Insurance agent      | Coverage          |               |       |
| Municipal tax office | Taxes / liens     |               |       |
| Utility provider     | Service / balance |               |       |
| Family point person  | Communication     |               |       |

## PROPERTY FACTS

# Property Information Worksheet

---

This page captures the real estate facts that most conversations eventually require.

PROPERTY ADDRESS

BLOCK / LOT

COUNTY

MUNICIPALITY

CURRENT OCCUPANT

VACANT OR OCCUPIED

KEYS / ACCESS HELD BY

ALARM / LOCKBOX INFORMATION

ESTIMATED CONDITION

KNOWN REPAIRS

PERSONAL PROPERTY INSIDE

UTILITIES CURRENTLY ON

INSURANCE STATUS

TAX STATUS

MORTGAGE STATUS

URGENT DEADLINE

## PROPERTY NOTES AND CONDITION SUMMARY

# Mortgage and Lien Tracker

---

Do not rely on memory for balances. Request written statements from the correct servicer, lienholder, municipality, or title professional.

| Item                        | Company / office | Account or reference | Balance / deadline | Next step |
|-----------------------------|------------------|----------------------|--------------------|-----------|
| First mortgage              |                  |                      |                    |           |
| Second mortgage / HELOC     |                  |                      |                    |           |
| Reverse mortgage            |                  |                      |                    |           |
| Property taxes              |                  |                      |                    |           |
| Water / sewer               |                  |                      |                    |           |
| Municipal lien / code issue |                  |                      |                    |           |
| Judgment / creditor claim   |                  |                      |                    |           |
| HOA / condo dues            |                  |                      |                    |           |

# Utility and Insurance Tracker

---

A property can become harder to protect if coverage lapses, heat is shut off, water leaks, or bills are ignored. Use this tracker to assign ownership.

| Service                  | Provider | Current status | Amount due | Owner / next step |
|--------------------------|----------|----------------|------------|-------------------|
| Electric                 |          |                |            |                   |
| Gas / heating fuel       |          |                |            |                   |
| Water                    |          |                |            |                   |
| Sewer                    |          |                |            |                   |
| Trash / municipal        |          |                |            |                   |
| Homeowners insurance     |          |                |            |                   |
| Flood insurance          |          |                |            |                   |
| Vacant property coverage |          |                |            |                   |

# Questions to Ask the Surrogate

---

Bring this page to the county Surrogate conversation or use it before calling the office. County procedures can vary, so write down the answer, the date, and the person who gave it.

## Questions

- What documents are required to begin probate in this county?
- Does the original will need to be presented, and how should it be delivered?
- Who is eligible to apply for Letters Testamentary or Letters of Administration?
- How many certified Letters should be ordered for banks, title, property, and other offices?
- Are there county-specific forms, filing fees, appointment rules, or waiting periods?
- What happens if an heir objects, cannot be located, or refuses to cooperate?
- What should we do if there is no will?
- What should we ask an attorney before proceeding?

## ANSWERS AND FOLLOW-UP NOTES

# Questions to Ask an Attorney

---

Use this page for legal questions that should not be guessed at. Bring documents, correspondence, deadlines, and family concerns to the conversation.

## Questions

- Who has legal authority to act for the estate right now?
- Does the will give power to sell real estate, or is a court order needed?
- What notices, creditor issues, tax filings, or accounting duties apply?
- Can estate funds be used for mortgage, taxes, insurance, utilities, or repairs?
- What are the risks if one heir lives in the property, blocks access, or refuses to sign?
- What should happen before listing, selling, refinancing, transferring, or renting the property?
- Are there inheritance tax, estate tax, income tax, or basis issues to discuss with a tax professional?
- What should the executor avoid doing without written advice?

## ANSWERS AND FOLLOW-UP NOTES

|  |
|--|
|  |
|--|

# Family Meeting Worksheet

Family meetings work better when the agenda is narrow and facts are separated from opinions. Use this worksheet before discussing property decisions.

MEETING DATE

PEOPLE ATTENDING

DECISION NEEDED

PERSON LEADING NOTES

KNOWN FACTS EVERYONE AGREES ON

OPEN QUESTIONS THAT NEED PROFESSIONAL ANSWERS

EXPENSES THAT MUST BE PAID SOON

PROPERTY OPTIONS TO COMPARE

CONCERNS FROM EACH HEIR OR BENEFICIARY

**AGREEMENTS MADE DURING THE MEETING**

|  |
|--|
|  |
|--|



NEXT STEPS

# Action Plan

---

Convert uncertainty into assigned tasks. Keep the first action plan short enough to finish.

| Action | Owner | Due date | Proof / result |
|--------|-------|----------|----------------|
|        |       |          |                |
|        |       |          |                |
|        |       |          |                |
|        |       |          |                |
|        |       |          |                |
|        |       |          |                |
|        |       |          |                |
|        |       |          |                |

# Common Mistakes

---

These mistakes can create title, family, creditor, tax, insurance, or property problems. Use this page as a final review before signing anything or making a major decision.

## Checklist

- Assuming someone has authority before Letters or legal authority are confirmed.
- Letting insurance lapse or failing to tell the carrier the property is vacant.
- Ignoring mortgage, tax, utility, HOA, code, or lien notices because probate is pending.
- Distributing money or belongings before debts, taxes, and claims are understood.
- Relying on a verbal payoff, tax balance, or family agreement without written proof.
- Allowing one heir to control access, mail, documents, or communication without transparency.
- Listing or selling the property before title, authority, occupancy, and payoff issues are reviewed.
- Waiting until a foreclosure, tax sale, code enforcement, or insurance deadline is already urgent.

## REFERENCE

# Official New Jersey Resources

---

Use official sources for procedures, directories, taxes, and public-office information. Print or save confirmation pages when they affect a deadline.

| Official resource                                                      | Printed URL                                                                                                                                                             |
|------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| New Jersey Courts - Probate Self-Help                                  | <a href="https://www.njcourts.gov/self-help/probate">https://www.njcourts.gov/self-help/probate</a>                                                                     |
| New Jersey Courts - County Surrogates Directory                        | <a href="https://www.njcourts.gov/public/directories/court-services/county-surrogates">https://www.njcourts.gov/public/directories/court-services/county-surrogates</a> |
| New Jersey Treasury - Inheritance and Estate Tax                       | <a href="https://www.nj.gov/treasury/taxation/inheritance-estate/">https://www.nj.gov/treasury/taxation/inheritance-estate/</a>                                         |
| New Jersey Unclaimed Property Administration                           | <a href="https://unclaimedproperty.nj.gov/">https://unclaimedproperty.nj.gov/</a>                                                                                       |
| New Jersey Division of Taxation - Local Property Tax                   | <a href="https://www.nj.gov/treasury/taxation/lpt/">https://www.nj.gov/treasury/taxation/lpt/</a>                                                                       |
| New Jersey Department of Community Affairs - Local Government Services | <a href="https://www.nj.gov/dca/dlgs/">https://www.nj.gov/dca/dlgs/</a>                                                                                                 |

## RESOURCE NOTES

# Talk With Ray

Use this page if the property has carrying costs, title questions, multiple heirs, vacancy, mortgage pressure, tax issues, utility liens, repair problems, or uncertainty about whether selling is practical.

PROPERTY ADDRESS

WHO HAS AUTHORITY

MOST URGENT DEADLINE

BEST CALLBACK NUMBER

WHAT I WANT TO UNDERSTAND BEFORE THE CALL

FACTS I SHOULD HAVE READY

QUESTIONS I WANT TO ASK RAY

## Contact

Office: 973-939-5151

Text/SMS: 424-440-2739

Website: [vierainvestmentgroup.com](http://vierainvestmentgroup.com)

Address: 377 Valley Rd #1218, Clifton, NJ 07013

# Notes Page 1

---

Use these pages for call notes, document lists, family meeting notes, and follow-up items.

NOTES

# Notes Page 2

---

NOTES

A large, empty rectangular box with a thin brown border, intended for handwritten notes. It occupies the majority of the page below the title.

# Notes Page 3

---

NOTES

A large, empty rectangular box with a thin brown border, intended for handwritten notes. It occupies the majority of the page below the title.

# Educational Disclaimer

---

This workbook is for general educational and organizational use only. It is not legal, tax, financial, probate, title, foreclosure, lending, insurance, municipal, or government advice.

Viera Investment Group LLC is a real estate investment company, not a law firm, tax advisor, financial advisor, lender, title company, court, county Surrogate, municipal office, or government agency. Confirm deadlines, balances, authority, procedures, and available options with the appropriate qualified professional or public office before acting.

WORKBOOK VERSION

DATE REVIEWED

---

REVIEWED BY

QUESTIONS TO VERIFY

---



Plain-English education and practical next steps for New Jersey homeowners, heirs, executors, and families facing probate and property decisions.

| Contact       | Details                                                                |
|---------------|------------------------------------------------------------------------|
| Website       | <a href="http://vierainvestmentgroup.com">vierainvestmentgroup.com</a> |
| Office        | 973-939-5151                                                           |
| Text/SMS      | 424-440-2739                                                           |
| Address       | 377 Valley Rd #1218, Clifton, NJ 07013                                 |
| File identity | nj-probate-starter-workbook-v1.0.pdf   v1.0   Updated July 9, 2026     |