

Twenty Questions

1. My deed says to “my heirs and assigns.” Is that a Survivorship Deed?
2. I own my house by myself. Should I add my children’s names with a Survivorship Deed?
3. What is the difference between a Survivorship Deed and a Transfer on Death Affidavit?
4. Why didn’t we get a Survivorship Deed when we bought our house?
5. We have a trust. Do we need a Survivorship deed? What about an LLC?
6. What other assets cause people to need a probate estate?
7. If my house passes to my children outside of probate, do they still owe the mortgage?
8. Will a Survivorship deed or TOD keep the state from taking my house in the event that I need a nursing home?
9. My children fight with each other over my money. What should I do?
10. Why are you encouraging me to avoid the probate court?
11. Why do you describe a will as being like “a backstop in baseball?”

12. How is a “release from administration” different than a full probate estate?
13. If I get a Transfer on Death on my car title, can I still sell it? Why would I need one?
14. If you have Prudential Insurance as an investment, please ask me about it.
15. What if I have individual shares of stock or bonds just in my name: what happens?
16. Should I name “my estate” as a beneficiary of my life insurance policy?
17. What should I do if I am in a 2nd marriage, I own the house and I want my spouse to receive it after I die?
18. My mother died in Summit County & the property is only in her name. Can you help me?
19. If I get sick and need help, but do not have a power of attorney, what happens?
20. Do you think I can prepare my own survivorship deed without an attorney?