

## Topics of Concern After a Loved One's Death

### **(Always Seek Legal Advice)**

- **Social Security:** Your funeral director should file a "Statement of Death" with Social Security. However, when there is a surviving spouse, minor children or the deceased was collecting benefits, you should call the Social Security Office. Make note of who you spoke with and the date/time you called. They may require a certified copy of the death certificate.
- **Car Title:** Call the Department of Motor Vehicles. Each vehicle requires a certified copy of the death certificate. You will need to complete an affidavit stating you are entitled to transfer the title.
- **IRS:** The IRS requires a legal copy of the death certificate if a refund is due to the deceased. Call your local office for details.
- **Medicare Checks:** Notify Medicare of the death. If checks were deposited to a joint account, this process may continue; if not, they will be issued to the appropriate survivor.
- **Property:** A copy of the deed, the will and legal copy of the death certificate are required for the lender to replace the deceased name with that of who will now be responsible for the mortgage. If there is a difference in names on the deed and the death certificate, a "Supplemental Affidavit" stating the difference may be required.
- **Bank Accounts:** A certified copy of the death certificate is required to remove the deceased's name from the account. Check with your bank officials.
- **Life Insurance Policies:** A certified copy of the death certificate is required from each policy when filing for benefits. There are claim forms that need to be completed.
- **Stock Transfer:** Transfers require a certified copy of the death certificate. This can be done by a broker or a bank officer. The bank will notarize the transfer, the stocks must be mailed to the holding company.
- **Nursing Home (NH) Account:** In order to release funds, complete an "Affidavit for Collection of Personal Property" pursuant to Small Estate Processing ten days following death. The nursing home must then comply.
- **Inherited Property/ Stocks:** These need to be appraised; you will need to know the value at the time of receipt should you decide to sell a later date.
- **Credit Cards:** Call if the account is to be cancelled. If it is a joint account with your name on it, you may need to call to cancel the joint account card of the deceased if it is a different card number than your card.

Below is a basic reference list of agencies that *may* require a certified copy of the death certificate, not all agencies listed will apply to your situation

- **Social Security Administration:** (800)772-1213
- **Banks & Accounts:** Beneficiary of a Saving Account, Checking, Stocks, and/or Investments
- **Property Ownership:** Residence, Vehicle, Land, Boat, etc.
- **Insurance Policies:** Automobile, Life, Home & Health
- **Credit Cards:** Make notification if account(s) are to be closed
- **Mortgage Company:** Name change on the deed
- **Department of Motor Vehicles:** Name change on title; one certificate per vehicle
- **Veterans Benefits:** (800) 827-1000
- **Internal Revenue Service:** (800) 829-4477
- **Medicare:** (800) 638-6833
- **Medicaid:** Notify the caseworker and inquire if Burial Financial Assistance is available
- **Union Benefits:** Make notification to each union
- **Credit Bureaus:**
  - Experian: 888-397-3742, P.O. Box 4500, Allen, Texas 75013.
  - Equifax: 800-525-6285, P.O. Box 105139, Atlanta, Georgia 30348.
  - TransUnion: 800-680-7289, P.O. Box 2000, Chester, Pennsylvania 19016-2000.