

From Loss to Clarity



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A Note to Families

You Are Not Alone in This Journey

Families experiencing loss face many questions about homes and property. You are not alone in this. My job is to walk alongside your family — not just as a real estate agent, but as a guide who has helped many San Antonio families through this exact journey.



What Happens to a Home?

When someone passes away, their property does not automatically transfer to family members. Instead, the home typically must go through probate — a court-overseen legal process to gather assets, pay outstanding debts, and properly transfer property to rightful heirs.

Key Terms to Know:

- Estate: Everything the decedent owned
- Executor/Administrator: Person legally managing the estate

- **Decedent: The person who passed away**

- Beneficiaries/Heirs: Those who inherit assets
- Will vs. Intestate: With a will vs. without a will



Does Every Home Have to Go Through Probate?

Not always. Texas law provides several exceptions where probate may not be required. Understanding these alternatives can save your family significant time, stress, and expense during an already difficult period.

Living Trust

If the home was placed in a living trust, it passes directly to beneficiaries without court involvement.

Joint Tenancy with Right of Survivorship

When property is owned jointly with survivorship rights, it automatically transfers to the surviving owner.

Transfer on Death Deed / Small Estate

A TOD deed names a beneficiary directly on the deed. Small estates under Texas thresholds may qualify for simplified procedures.





Who Is In Charge?

When a loved one passes, someone must be legally authorized to manage their estate. Understanding who has this responsibility—and what it involves—is essential for Texas families navigating the probate process.

With a Will: Executor Named

Locating and securing all assets, notifying creditors and paying valid debts, filing final tax returns for the decedent.

Without a Will: Court Appoints

Maintaining property until sale or transfer, distributing remaining assets to heirs according to the will or Texas law.

The court appoints an administrator, usually the closest relative, to handle estate matters when no will exists.

The executor named in the will is responsible for carrying out the decedent's wishes and managing the estate through probate.





Timeline and Costs

Timeline: 9 to 18 months on average; can be longer if complex or contested.
Costs: 4% to 7% of estate value including court fees, attorney fees, executor fees, and appraisal costs.
Important: All costs are paid from the estate before heirs receive anything.

Texas-Specific Facts You Should Know

Texas has unique probate rules that can benefit families — but also critical deadlines you must know. Understanding these facts early can save time, money, and stress during an already difficult period.

No State Estate or Inheritance Tax

Texas does not impose a state estate tax or inheritance tax, allowing more of your loved one's assets to pass to heirs.

Critical 4-Year Filing Deadline

Probate must be filed within 4 years of death. Missing this deadline severely limits options and increases costs.

Additional Texas Rules

Independent Administration, Muniment of Title, Small Estate Affidavit, and Homestead Exemption may apply to your situation.





The 7 Biggest Mistakes Texas Families Make

When dealing with inherited property, families often make costly errors that delay the process and create unnecessary stress. Here are the most common pitfalls to avoid.



Common Early Mistakes

1. Not getting the right guidance early
2. Not understanding how probate works
3. Choosing service providers unfamiliar with probate

Timeline & Security Errors

1. Expecting quick resolution (plan 9-18 months)
2. Leaving personal property unsecured

Critical Final Mistakes

1. Letting the property go uninsured
2. Selling without a probate specialist



Why Work With a Probate Real Estate Specialist?

A probate specialist brings expertise in probate-specific processes and Texas rules, minimizing delays and costly mistakes. They protect your estate assets and family interests while supporting you emotionally and practically through every step of the process.



Next Steps & How I Can Help

I'm here to guide your family through this process with care and expertise. Let me help you take the next step with confidence and clarity.





Want the Complete Guide?

Click Here to receive the full Texas step-by-step guide including Bexar County specifics, Texas shortcuts





Ready to Take the Next Step?

With years of experience helping San Antonio families navigate probate real estate, I'm here to guide you through every step of the process with care and expertise. We guide San Antonio families through this process with compassion and expertise.

Call today for a free consultation.





thank you