DEEP ROOTS
REI
INVESTING IN HOMES, ROOTED IN INTEGRITY.

PROBATE

Understanding Your Options

A free guide to help you understand your probate options, protect the estate, and make the best decision for your family.



You have options. We're here to help you find the right one.

MEET YOUR NEIGHBOR

Matthew & Marisa Larkin

If you're reading this guide, you may be dealing with the loss of someone you love, while also trying to figure out what to do with a home that's now part of their estate. That's an incredibly hard place to be. We want you to know: you are not alone, and you have options.



We started Deep Roots REI because we kept seeing Baltimore families lose out: not to foreclosure, but to confusion. Probate is one of the most misunderstood processes in real estate, and most families go through it only once, without any guidance. That didn't sit right with us.

So we built something simple: when you call our number, you talk directly to us. Not a call center. Not a salesperson. Just someone from Baltimore who genuinely wants to help your family figure out the best next step, whether that's keeping the home, selling it, or navigating the legal process together. No pressure. No judgment. Just honest help.

Talk to us directly: 443-216-9475

CHAPTER 01

What Is Probate?

Probate is the legal process of settling a deceased person's estate. It involves verifying the will (if one exists), appointing someone to manage the estate, paying debts, and distributing remaining assets to the rightful heirs. In Maryland, this process is overseen by the Orphans' Court or Register of Wills in the county where the deceased lived.

Key Facts About Probate in Maryland

- ✓ **Court Supervised:** The Register of Wills and the Orphans' Court in each county oversee the process. A personal representative is appointed to manage the estate.
- ✓ **Timeline:** A straightforward probate in Maryland typically takes 6–12 months. Complex estates or disputes can take longer.
- ✓ **No Will? No Problem:** If the deceased left no will (died "intestate"), Maryland law determines who inherits, and a personal representative is still appointed to handle the estate.
- ✓ **Costs:** Probate involves court fees, attorney fees, and personal representative fees, often 3–7% of the estate's value. These can be paid from estate proceeds at closing.
- ✓ **Property Can Be Sold During Probate:** You don't have to wait until probate is fully closed. In most cases, the personal representative can sell the home while the process is still underway, without needing separate court approval.

> **The most important thing to remember:** Probate does NOT have to be overwhelming. At every stage, you have options, and we are here to help you navigate them.

CHAPTER 02

The Probate Timeline

How it works in Maryland

WEEKS 1–4

Death & Initial Steps

Obtain a certified death certificate. Locate any will and deliver it promptly to the Register of Wills in the county where your loved one lived. Notify banks and creditors. Do NOT clean out or sell any property yet. This must wait until a personal representative is appointed.

WEEKS 2–8

File for Probate

File a petition with the Register of Wills. In most estates, the Register appoints a personal representative (Maryland's term whether or not there is a will) and issues letters that give that person legal authority to manage the estate. If the will is disputed or there's a problem with it, the Orphans' Court decides.

MONTHS 1–6

Inventory & Notice to Creditors

Notice of the appointment runs in a local newspaper for three weeks. Within three months of appointment, the personal representative files an inventory of all assets. Creditors have until six months after the death (or two months after being notified, if that comes first) to file claims. Outstanding debts (including back taxes and liens) must be resolved.

ONCE APPOINTED

Property Can Be Listed or Sold

Once the personal representative is appointed and has letters, the property can be listed or sold. A cash sale is often the fastest and cleanest path: no financing contingencies, no repairs required, and we can often close in as little as 30 days once authorized.

MONTHS 9–12+

Final Accounting & Distribution

After debts are paid and the property is sold, the personal representative files an account for the court's approval (the first is due within nine months of appointment). Remaining assets are then distributed to heirs and the estate is closed. Simple estates often wrap up in about 9 to 12 months.

Don't wait until the estate is in crisis. Call or text: 443-216-9475

Option 01: Keep the Home

Strategies for heirs who want to retain the property

Keeping the home is often the first instinct, and sometimes it's the right one. But it's important to understand the financial and legal steps involved. Here are the most common paths:

Refinance Into Your Name

If there's an existing mortgage, you may be able to refinance the loan into your name. This requires qualifying on your own credit and income. Federal law (the Garn-St. Germain Act) protects heirs from due-on-sale clauses in most cases.

Transfer on Death Deed

Starting October 1, 2026, Maryland allows Transfer on Death Deeds, which pass a home directly to a named person outside of probate. One only applies if the owner signed and recorded it before passing, and died on or after that date. Otherwise, the personal representative can execute a deed transferring the property to an heir as part of the estate distribution, recorded with the Land Records office of the Baltimore City or Baltimore County Circuit Court.

Buy Out Other Heirs

If multiple people inherit, one heir can buy out the others' shares. This often requires an appraisal, a written agreement, and sometimes court approval. We can help you understand the fair market value.

Rent the Property

If you're not ready to sell or live in the home, renting can cover carrying costs while you decide. Keep in mind: as personal representative, you'll need to maintain the property, and the will or a court order can limit your power to enter a lease.

Not sure if keeping the home makes sense? Call or text: 443-216-9475

Option 02: Sell & Move Forward

For many families, selling the inherited property is the best path forward. It eliminates carrying costs, resolves debts against the estate, and puts cash in your hands to move on. But not all sales are created equal.

Traditional Sale vs. Working With Us

	Traditional Sale (With an Agent)	Working With Deep Roots REI
Timeline	3–6 months after listing	Close in as few as 14–30 days
Repairs Needed	Yes, buyers expect move-in ready	None, we buy as-is
Showings	Multiple open houses and walkthroughs	One visit from us
Agent Commissions	5–6% of sale price	None ($0 in commissions)
Closing Costs	Seller typically pays 1–3%	We cover all closing costs
Certainty	Deals can fall through due to financing	Cash offer, no financing contingencies
Probate Paperwork	Estate documents and title reviews can add delays	We handle the paperwork and coordinate with your attorney

Why Selling During Probate Makes Sense

- ✓ Eliminates mortgage payments, taxes, insurance, and maintenance on a vacant property
- ✓ Resolves debts and liens before they grow
- ✓ Avoids potential property damage, vandalism, or code violations on a vacant home
- ✓ Allows heirs to distribute proceeds and move forward with their lives
- ✓ A cash sale can often be completed faster and with fewer complications than a traditional listing

Option 03: Negotiate with Creditors

If the estate owes more than it's worth, or if there are liens, back taxes, or disputed debts, don't assume the house is lost. There are strategies that can help protect the estate and potentially save money.

Negotiate Mortgage Payoff

Lenders will sometimes accept a discounted payoff ("short sale") if the property is worth less than the remaining mortgage balance. This requires documentation and negotiation, but can save the estate tens of thousands of dollars.

Settle Tax Liens & Back Taxes

Maryland counties offer payment plans and, in some cases, lien release negotiations. Baltimore City and Baltimore County both have processes for resolving outstanding property taxes. We can help you identify what's owed and explore options.

Dispute Invalid Claims

Creditors must file claims within the statutory period (typically 6 months in Maryland). Claims filed late or without proper documentation can be challenged. The personal representative has the right (and the duty) to dispute questionable claims.

Petition for Supervised Sale

In some cases, the court can authorize a sale under supervised conditions to protect all parties' interests. This is especially useful when there are disputes among heirs or complex creditor situations.

Important Note: We are not attorneys and do not provide legal advice. We work alongside your attorney (or can connect you with one) to help navigate the real estate side of probate. Always consult a licensed Maryland attorney for legal questions.

MYTH VS. REALITY

Common Myths About Probate

MYTH: "You can't sell a house during probate."

REALITY: In Maryland, the personal representative can usually sell real property without separate court approval once appointed, often as early as 2–3 months into the process. A cash buyer like Deep Roots REI can make this even faster by eliminating financing delays.

MYTH: "Probate takes years to complete."

REALITY: Most straightforward Maryland probates wrap up in 6–12 months. Selling the property early can actually speed up the process by resolving a major estate asset.

MYTH: "If there's no will, the state takes everything."

REALITY: Maryland's intestacy laws determine who inherits: typically the surviving spouse and/or children. The state only takes assets if there are absolutely no living relatives.

MYTH: "All heirs must agree before the property can be sold."

REALITY: The personal representative has the legal authority to sell estate property, even if not all heirs agree, unless the will or a court order limits that power. The proceeds are then distributed according to the will or Maryland law.

MYTH: "You have to fix up the property before you can sell it."

REALITY: Deep Roots REI buys properties in any condition. No repairs, no cleaning, no staging required. We've purchased homes in Baltimore with fire damage, water damage, hoarding situations, and years of deferred maintenance.

KNOW YOUR RIGHTS

Your Rights as a Maryland Heir

As an heir or beneficiary in a Maryland probate case, you have important legal rights. Understanding these rights can help you protect your interests and make informed decisions.

- ✓ **Right to Notice:** You must be formally notified when probate is opened, when the will is admitted, and of major actions taken by the personal representative. If you haven't received notice, contact the Register of Wills.
- ✓ **Right to Contest a Will:** If you believe the will is invalid (due to fraud, undue influence, or lack of capacity), you have the right to file a contest. In Maryland, this must typically be done within 6 months of the personal representative's appointment.
- ✓ **Right to an Accounting:** The personal representative must provide a full accounting of all estate assets, debts, and distributions. You have the right to review this and raise objections with the Orphans' Court.
- ✓ **Right to Remove a Personal Representative:** If the personal representative is mismanaging the estate, acting in bad faith, or failing to perform their duties, you can petition the court for their removal.
- ✓ **Right to Surplus Proceeds:** After all debts, taxes, and costs are paid, you have the right to your share of remaining estate proceeds as determined by the will or Maryland intestacy law.
- ✓ **Right to Petition for Sale:** As an heir, you can petition the court to authorize the sale of estate property if you believe it is in the best interest of the estate, even if the personal representative hasn't initiated one.

Questions about your rights? Call or text us: 443-216-9475

FREQUENTLY ASKED QUESTIONS

Probate FAQ

Q: How long does probate take in Maryland?

Most straightforward estates take 6–12 months. Complex cases with disputes or significant debts can take longer. Selling the property early can help speed up the overall process.

Q: Do I need an attorney for probate?

While not legally required in all cases, we strongly recommend working with a Maryland probate attorney. The process involves legal filings, deadlines, and responsibilities that are difficult to navigate alone. We can recommend trusted local attorneys.

Q: Can I sell the house before probate is finished?

Yes! In most cases, the personal representative can sell real property while probate is still ongoing, without needing separate court approval. This is one of the most common questions we get, and the answer is almost always yes.

Q: What if there are multiple heirs who disagree?

The personal representative has the legal authority to act on behalf of the estate. If disputes arise, the Orphans' Court can intervene. Selling the property and splitting proceeds is often simpler than trying to co-own a home with family members who disagree.

Q: What if the house needs major repairs?

Deep Roots REI buys properties in any condition: no repairs, cleaning, or staging needed. This is especially helpful for probate properties that may have been vacant or neglected.

Q: Are there taxes on inherited property in Maryland?

Maryland does have an inheritance tax (for non-lineal heirs) and may have estate tax implications for larger estates. There is no capital gains tax on the "stepped-up basis" at the time of inheritance. Consult a tax professional for your specific situation.

Q: What happens to the mortgage when someone dies?

The mortgage doesn't disappear. The estate is responsible for payments. If payments aren't made, the lender can foreclose. Acting quickly (either to refinance, sell, or negotiate) is critical to protecting the estate's equity.

Q: How does Deep Roots REI make money?

We purchase properties at a fair price, then invest our own money to renovate and resell them. Our profit comes from the renovation and resale, not from fees or commissions charged to you. You pay nothing out of pocket when you sell to us.

OUR TRACK RECORD

A Family We Helped Right Here in Baltimore

The Situation

A Baltimore family lost their father unexpectedly. He left no will. The home, a rowhouse in Northeast Baltimore, had a remaining mortgage, two years of unpaid property taxes, and needed significant repairs. Three adult children inherited the property but lived in different states and couldn't agree on what to do.

The Challenge

The property was accumulating carrying costs: mortgage payments, taxes, insurance, and the risk of code violations from Baltimore City. The siblings were overwhelmed by the probate process and didn't know where to start.

How We Helped

Matthew and Marisa met with the eldest sibling, walked through the entire process, and connected the family with a local probate attorney. Once the personal representative was appointed and court approval was obtained, Deep Roots REI made a fair cash offer on the property: as-is, with no repairs or cleaning required.

The Result

The family closed in 28 days after court authorization. All outstanding debts were paid from the proceeds, and each sibling received their share. The entire probate process was resolved in under 8 months, and the family avoided foreclosure, code violations, and the stress of a traditional sale on a property that needed work.

Ready to talk? Call or text Matthew & Marisa: 443-216-9475

HOW WE CAN HELP

Three Ways We Can Help

1 Buy the Property Directly

We make fair, no-obligation cash offers on probate properties in any condition. No repairs, no commissions, no closing costs to you. We can close in as few as 14 days once the personal representative is appointed. This is the fastest way to resolve a probate property and distribute proceeds to heirs.

2 Guide You Through the Process

Even if you're not ready to sell, we're happy to walk you through the probate process, explain your options, and connect you with trusted local attorneys, title companies, and other professionals. There's no cost and no obligation, just honest guidance from people who've helped dozens of Baltimore families navigate probate.

3 Connect You with Resources

We maintain relationships with probate attorneys, title companies, financial advisors, and housing counselors throughout the Baltimore area. Whatever your situation, we can help you find the right professional to assist. See our Local Resources page for direct contact information.

Ready to talk? Call or text 443-216-9475

OUR PROCESS

How It Works

Our process is designed to be simple, transparent, and stress-free. Here's what to expect when you work with Deep Roots REI:

Step 1

5 minutes

Call or Text Us

Reach out at 443-216-9475 or through deeprootsrei.com. Tell us a little about your situation. We'll listen, answer your questions, and explain your options. No pressure, no obligation.

Step 2

24–48 hours

We Research & Visit the Property

We'll research the property's title, tax status, and comparable values. Then we'll schedule a brief visit to see the home's condition. This is a quick walkthrough, not a formal inspection.

Step 3

Within 48 hours

Receive a Fair Cash Offer

Based on our research and visit, we'll present a written, no-obligation cash offer. We'll walk you through exactly how we arrived at the number: no hidden fees, no surprises.

Step 4

14–30 days

Close on Your Timeline

If you accept, we coordinate with your attorney and the title company to close. We cover all closing costs. You choose the closing date. Proceeds go to the estate and are distributed to heirs through the probate process.

LOCAL RESOURCES

Baltimore Probate Resources

These are trusted local and state resources that can help you navigate the probate process. We encourage you to reach out to any of these organizations if you need assistance.

Register of Wills for Baltimore City

111 N. Calvert Street, 3rd Floor, Baltimore, MD 21202
Phone: (410) 752-5131
Opens estates and appoints personal representatives for Baltimore City.

Baltimore County Register of Wills

401 Bosley Avenue, Room 500, Towson, MD 21204
Phone: (410) 887-6680
Processes probate filings and appointments for Baltimore County.

Maryland Volunteer Lawyers Service

201 N. Charles Street, Suite 1400, Baltimore, MD 21201
Phone: (410) 539-6800 | mvlslaw.org
Free legal help for income-eligible Marylanders, including probate matters.

Bar Association of Baltimore City: Lawyer Referral

Phone: (410) 539-5936 | baltimorebar.org
Connects you with a qualified local attorney for estate and probate questions.

Maryland Registers of Wills

registers.maryland.gov
The official statewide site to search estates, download probate forms, and read plain-language guides.

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You Have Options. Let Us Help.

We're not a corporation. We're your neighbors: a husband-and-wife team who cares about Baltimore families and wants to help you find the best path forward.

443-216-9475

deeprootsrei.com

Call, text, or visit us online, anytime

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