

— FOR FLORIDA FAMILIES & EXECUTORS

# Inherited a Florida Home? Start Here.

**Your options, the court side,  
and how to sell the house well,  
in plain language.**

**25**

years in real estate

**100+**

probate  
transactions

**77**

five-star Google  
reviews

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**Carolynn Castillo**

Listing agent specializing in inherited property sales.  
Northeast Florida.





## WELCOME

# You don't have to figure this out alone.

If a house has just landed in your lap, through a parent, a relative, or an estate you've been asked to handle, you're probably juggling grief, paperwork, and a lot of people with opinions.

I'm Carolyn Castillo. I've been selling homes for 25 years, and for the last 6 I've worked on nothing but inherited property. That's over a hundred of these transactions. It means I usually see the problems coming before they reach your file.

This guide walks you through what actually happens to a house during probate in Florida: the two roads you can take, what the court side looks like, how to get the property ready, and what to expect at closing. It's the same thing I walk families through on a first call.

Some estates need the full package. Some just need the house sold well. **Both are fine.**

**25**

years selling homes

**6**

years only inherited property

**77**

five-star Google reviews

**One promise up front:** I never give legal or tax advice. I work directly with your probate attorney and the title company. The legal side goes to them, and I handle everything on the property side.

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# What probate means for the house

Probate is the court-supervised process that settles someone's estate: debts get paid, and what's left, including the house, passes to the heirs or beneficiaries under the will, or under Florida law if there isn't one.

For real estate, probate matters because the title has to move **legally** from the person who passed to whoever takes it next, whether that's a family member or a buyer. Until that path is clear, the house can't close.

Every estate is different. Which type of probate applies, and what the will means, are questions for your probate attorney.

## If you're the personal representative

Also called the executor or administrator. Your job usually includes:

- **Inventorying the estate.** Listing everything the person owned, including real estate.
- **Paying debts and taxes.** Making sure what the estate owes gets handled.
- **Distributing assets.** Following the will, or state law if there's no will.
- **Managing the house.** Keeping it maintained, deciding whether to sell, and carrying out the sale.

## HOW THE HOUSE MOVES THROUGH PROBATE

1

### A personal representative is appointed

The court names who acts for the estate.

2

### The estate is inventoried and debts handled

Everything owned, including the house, is listed.

3

### Title passes to heirs or a buyer

Once the path is clear, the house can close.

# The question that sets your timeline

THE FIRST THING I ASK ON EVERY CALL

**"Did the will give the personal representative a power of sale?"**

That one detail decides whether a judge has to sign off before the house can close. An agent who discovers it in week three has already cost the family a month.

## If the will grants a power of sale

Florida statute says the personal representative may sell "without authorization or confirmation of court."

Fla. Stat. § 733.613(2)

## If there's no will, or no power of sale

Florida statute says "no title shall pass until the court authorizes or confirms the sale."

Fla. Stat. § 733.613(1)

### THE LEGAL TIMELINE · YOUR ATTORNEY

**3 months**

Minimum creditor claim period after the notice to creditors is first published.

Fla. Stat. § 733.702

**5–6 months**

What the Florida Bar says a simple probate estate reasonably takes to handle properly.

The Florida Bar, *Probate in Florida*

### MY TIMELINE · THE HOUSE

**60–90 days**

Cleanout to market-ready to sold. Separate from the legal timeline.

These are the statute's own words, not legal advice. Your probate attorney will tell you which path applies to your estate. I flag it early so it doesn't stall your closing.

# Your two roads: **cash offer** or list it on the market

Neither road is wrong. The right one depends on the house's condition, the estate's needs, and how much time you have.

|                               | Off-market cash offer                                                                                                                                                                      | Listing on the market                                                                                                                                                             |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Often fits houses with</b> | Hoarding, animal damage, major damage, plumbing or electrical that doesn't work, roof holes, mold                                                                                          | All-original homes in good shape, an older roof with no leaks, minor repairs, messy houses, homes in great shape                                                                  |
| <b>Advantages</b>             | <p><b>Flexible closing date.</b> A cash buyer can often wait if the probate takes longer than expected.</p> <p><b>Certainty.</b> Fewer contingencies and no financing to fall through.</p> | <p><b>Potential for higher offers.</b> More buyers competing can push the price up.</p> <p><b>Professional representation.</b> Marketing, negotiation, and managing the sale.</p> |
| <b>Trade-offs</b>             | <p><b>Lower offers.</b> Cash buyers usually buy at a discount to market value.</p> <p><b>Less competition.</b> Harder to know if the price is fair.</p>                                    | <p><b>Time.</b> It can take longer, especially if the house needs preparation.</p> <p><b>Costs.</b> Repairs, staging, and commissions.</p>                                        |

## How I handle it: you see both numbers

I take the house to multiple investors and bring you back the best cash offer, **alongside** a list-on-market comparison. The family decides with real numbers in front of them, not pressure behind them.

**"You have options. Let's walk through both."**

## Questions that help you decide

- **Condition:** Would repairs cost more time and money than the estate wants to spend?
- **Money:** Does the estate need cash quickly, or is maximizing the inheritance the priority?
- **Advice:** What do your attorney and your agent see in this estate?

# Know who's calling you

Once an estate is on public record, the letters and calls start. Most come from two kinds of cash buyers, and they are not the same thing.

## TYPE 1

### The wholesaler

Signs a contract with you, never buys the house, and tries to sell ("assign") that contract to an investor for a fee.

- **Low prices.** The offer has to leave room for their fee on top of the investor's discount.
- **Contingencies that favor them.** Clauses often let them walk away with little consequence.
- **Deals that fall apart.** If they can't find an end buyer, you're back to square one, weeks later.

## TYPE 2

### The direct investor

Actually buys the house with their own funds, usually as-is.

- **Your timeline.** Can close fast, or wait if the probate case runs long.
- **As-is.** No repairs or renovation needed before the sale.
- **No commission on their purchase.** But the offer is below market value, because they need a return. Compare the *net*, not just the fee savings.

## BEFORE YOU SIGN ANYTHING, ASK

1. Will you be the one buying the house, or will you assign this contract?
2. What contingencies let you cancel, and until when?
3. Can you close on the estate's timeline, including a court approval if it's needed?

When I bring you a cash offer, I'm not the buyer. I shop the house to multiple investors so you can compare real offers side by side.

# What the Northeast Florida market says **right now**

Estate homes are often older and dated. Here's what that means for pricing in the communities I work in.

## NORTHEAST FLORIDA REGION

# \$405,000

Median single-family price, with 3.9 months of supply and 30 median days on market.

NEFAR, July 2026

## JACKSONVILLE

# 60%

Of tracked sales closed **under** list price. Buyers here pay for value, not hope.

Zillow, as of 31 July 2026

## DUVAL COUNTY

# ~40%

Of homes were built before 1980, the kind of long-held house that often becomes an estate.

ACS 2019–2023, via Point2Homes

## ST. AUGUSTINE

# 91 days

Median days on market, and 39% of listings took a price drop. An ambitious list price doesn't get rescued here.

Redfin, June 2026

## PONTE VEDRA BEACH • ZIP 32082

# –11.9%

Median sale price of \$855,000 over the trailing three months, down 11.9% from a year earlier. In a falling market, the months a house sits have a real cost.

Redfin, ZIP 32082, June 2026

### What this means for you

Price for the house's real condition on day one. For a dated estate home, the buyer pool is a value pool, and a price set for the house it used to be just adds months.

### A tax detail families miss

Florida's homestead cap doesn't carry over. After a change of ownership, the home is reassessed at just value the next January 1 (Fla. Stat. § 193.155). Ask your attorney or the property appraiser how it applies.

Market figures change monthly. Figures shown are the most recent available when this guide was prepared.

# Getting the house ready

A cleared-out, clean home is the best way to list an inherited property. Here's what that usually involves.

**1 Clear the belongings.** Organize an estate sale, donations, or a whole-home cleanout once the family has taken what matters to them.

**2 Clean it.** A deep clean, inside and out, including pressure cleaning.

**3 Handle the repairs that pay.** Painting, landscaping, and necessary handyman work to improve marketability.

**4 Price it with someone who knows probate.** An evaluation from a probate-experienced agent sets the list price and supports the personal representative's duty to the beneficiaries.

## Guided

I direct, you do it. Right for local family who want to be involved.

## Full package

I handle all of it. Right for the out-of-state heir who can't fly back and forth.

The cleanout, estate sale, and repair side runs as my optional **Probate Property Angels** service package. How it gets paid for depends on the estate. Sometimes the estate sale covers it, sometimes it comes out of closing. That's a conversation, not a fixed rule.

"Took tremendous load off of my family... estate was cleared, cleaned, estate sales performed, previewing potential buyers, and closing established, all in what seemed like a seamless fashion... Nothing was left hanging."

★★★★★ Google review

# Marketing, offers & court approval

Once the house is ready, the goal is simple: reach the right buyers, and handle the offers the way an estate needs them handled.

## PHASE 1 · MARKETING THE PROPERTY

### On the MLS

Listed on the Multiple Listing Service and shared through agent networks, so every buyer's agent can see it.

### Online

Popular real estate websites, with high-quality photos and a detailed description of the property.

### Targeted advertising

Local and online platforms that reach buyers looking in that area.

## PHASE 2 · NAVIGATING OFFERS

1. **Review every offer with your agent.** Price is only one part. Look at the buyer's financing and any contingencies that could affect the sale.
2. **Negotiate.** Counter when it makes sense to reach better terms for the estate.
3. **Get court approval, if it's required.** Even after you accept an offer, the sale may need to go to the probate court, which can include a hearing. Your attorney handles this; I keep the buyer's side on schedule.
4. **Keep the beneficiaries informed.** Being open through the offer process manages expectations and helps any approval go more smoothly.



"Carolynn is one of the most well versed Realtors when it comes to probate deals. She does an amazing job walking clients through the process and getting ahead of any issues that can arise because she knows how it works!"

★★★★★ Google review

# Closing and after the sale

The last stretch has the most paperwork. Here's the usual order, so nothing surprises you.

## **COURT APPROVAL** (when required)

### **Submit the sale for approval.**

The purchase agreement, buyer information, and terms go to the court.

### **Attend a hearing, if one is set.**

Interested parties may have a chance to object.

### **Receive the court order.**

The document that officially allows the sale to close.

## **CLOSING THE SALE**

### **Escrow, inspections & appraisal.**

Funds and documents are held by a neutral party while the buyer finishes inspections, and their lender's appraisal if they're financing.

### **Review the settlement statement.**

It shows the final closing costs and where every dollar from the sale goes.

### **Title transfer & closing documents.**

The title company or attorney prepares the new deed. You sign the deed and any required affidavits.

### **Distribution of funds.**

Proceeds pay remaining estate debts, and the rest goes to beneficiaries under the will or state law.

## **AFTER THE SALE**

### **Final accounting.**

A report to the court of every transaction and distribution the estate made.

### **Closing the probate case.**

Once debts are paid and assets distributed, the case is closed and your role is complete.

Your probate attorney handles the court filings and the final accounting. I coordinate directly with them and the title company, so the property side lands on time.

# What families say

**77**

five-star  
Google reviews



Read enough of them and you'll notice the same thing, in different words: problems handled before they became problems, and nothing left hanging.

"She guided and supported me through the whole probate, selling process... Thank you for all the time you spent on this very specialized case."

★★★★★ Google review

"Carolyn is absolutely 100% a God send. She helped me out in a time of need after the passing of my Father. She made everything smooth & worked around my busy schedule. I would recommend her to everyone!!!"

David Avila · ★★★★★ Google review



Closing day with some of the families I've worked with.

# Your inherited home checklist

Tick them off as you go. Put it on the fridge.

## 1 Right away

- ☐ Confirm with your probate attorney who is appointed personal representative.
- ☐ Ask your attorney whether the will grants a power of sale.
- ☐ Keep the house secured and maintained while the estate is open.
- ☐ List the house and its contents for the estate inventory.

## 2 Deciding what to do

- ☐ Get both numbers: a cash offer and a list-on-market price.
- ☐ Ask any cash buyer if they'll buy it themselves or assign the contract.
- ☐ Share the options with the beneficiaries.
- ☐ Choose guided or full-package help to get the house ready.

## 3 Selling & closing

- ☐ Clear out and clean the house before it's listed.
- ☐ Price it for its real condition, with a probate-experienced agent.
- ☐ Send the accepted offer for court approval, if it's required.
- ☐ Review the settlement statement before you sign at closing.
- ☐ File the final accounting and close the case with your attorney.

## NEXT STEPS

# How I help next

You don't need to decide anything today. When you're ready, here's what working together looks like.

1

### Options first.

You get a cash offer from multiple investors and a list-on-market comparison, so the family decides with real numbers.

2

### Selling the house well.

Honest pricing for older homes, marketing a house that isn't showroom-ready, and handling offers when the seller is an estate.

3

### Court and title coordination.

I work directly with your probate attorney and the title company so the closing doesn't stall.



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**Some estates need the full package. Some just need the house sold well. Both are fine.**

#### WHEN YOU'RE READY

**Book a free 15-minute call.**

I'll walk you through your options. No pressure, no obligation.

**904-561-2770**

[carolynn@carolynncastillo.com](mailto:carolynn@carolynncastillo.com)

[www.carolynncastillo.com](http://www.carolynncastillo.com)

# Carolynn Castillo <sup>TM</sup>

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## GET IN TOUCH

**904-561-2770**

[carolynn@carolynncastillo.com](mailto:carolynn@carolynncastillo.com)

[www.carolynncastillo.com](http://www.carolynncastillo.com)

## LICENSED IN FLORIDA

**Carolynn Castillo** · Licensed Real Estate Agent

FL License SL3013858

**eXp Realty**

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This guide is general information about the real estate side of selling an inherited property. It is not legal or tax advice. Consult your probate attorney and your CPA or tax attorney about your estate. Real estate services are provided by Carolynn Castillo, a licensed real estate agent with eXp Realty. Probate Property Angels is an optional property-services package offered by Carolynn Castillo LLC; it is not a real estate brokerage and those services are not provided by eXp Realty. Market figures are cited with their sources and dates and change over time. Equal Housing Opportunity.