



A FREE GUIDE FOR ANYONE SETTLING A HOME IN GREATER PEORIA

You Don't Have to Be Here to Do This Right

Three ways to sell an estate or family home in Greater Peoria

- ✓ What to do in the first week, and what can wait
- ✓ Your three options, and what each one costs you
- ✓ How the whole sale can be handled while you're somewhere else

By Shannan Werckle, Broker-REALTOR, eXp Realty

More than 90 closings across 18 towns around Peoria.

START HERE

"I don't even know where to start."

That's the first thing almost everyone says when they call me about a parent's home or an estate. Usually the next sentence is, "And I live out of town."

If that's you, you're not behind. Most people in your spot are still working, still taking care of their own lives, and now there's a house in Greater Peoria that needs decisions. It's a lot. It's also very doable from a distance, one step at a time.

This guide gives you the order of things. What to do this week. Who can sign. Your three options for the house, and what each one costs you. How the stuff inside gets handled. And how the sale itself can run while you're somewhere else.

You don't have to decide anything today. You just need to know what comes first.

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SECTION 1

Start here: the first week

A few things matter right away. Most of the rest can wait.

Do these now

- **Lock it up.** Make sure every door and window locks, and that you know who has a key.
- **Call the insurance agent.** Tell them the house is empty or about to be. An empty house can need different coverage, and you want to know before anything happens, not after.
- **Keep the utilities on.** Heat in winter protects the pipes. Power and water are needed for showings, inspections and repairs later.
- **Forward the mail.** Bills and tax notices keep coming. You'll want to see them.
- **Keep an eye on the outside.** Someone to mow, shovel and check on the house now and then.

Hold off on these

- **Throwing things out.** Papers, keys, titles and valuables turn up in odd places. Look first.
- **Signing with the first cash buyer who calls.** Fast offers show up quickly on houses like this. Some are fair. Some aren't. You'll know which once you've seen your options.
- **Promising anyone a price or a date.** You'll have real numbers soon.

THIS WEEK'S TWO CALLS

1. An estate attorney, to confirm who can sign and when.
2. Me, to walk through your options for the house. I can start on the numbers while the attorney works on the paperwork.

SECTION 2

Who can sign, and when

Before a single showing, someone needs the legal authority to sell. Depending on the situation, that may be:

- **A power of attorney**, while the owner is still living.
- **An executor**, named in a will, after the owner has passed.
- **A trustee**, if the home is in a trust.
- **A court-appointed administrator**, if there is no will.

A power of attorney's authority generally ends when the owner passes, and an executor's begins once the court process allows it. The attorney's answer here sets your timeline, so it's worth asking early.

Illinois doesn't require an attorney for a home sale, but an estate is different. An estate attorney can tell you exactly who signs, when, and what the court needs to see first.

Unless there's a pressing cost, there's usually time to plan. A rushed sale almost always costs more than a well-prepared one.

I'm not an attorney, so I'm not giving you legal advice. If you wish to seek legal advice, I absolutely advise you to contact an attorney.

SECTION 3

Your three options

The second question people ask me is, "Can we just sell it as is?"

Yes. And it's one of three ways to go. On our first call, I lay out all three with your numbers, and you choose.

Option 1: As is

What it means: the house sells the way it sits. Little or no work, maybe a basic clean-out.

Who it fits: you want it done quickly and simply, or the repairs are too big to be worth it.

The trade-off: less work and less money in, but buyers price in the work they'll have to do. Often fewer buyers, and more investors among them.

Option 2: A little work

What it means: a clean-out, a deep clean, fresh paint where it counts, and small repairs that would bother any buyer.

Who it fits: most estate homes. It's often the best balance of cost, time and price.

The trade-off: a few weeks and some money up front, which often brings in a wider pool of buyers.

Option 3: More work, to aim for a higher price

What it means: bigger updates, like flooring, a kitchen or bath refresh, or roof and mechanical repairs, plus staging and full launch marketing.

Who it fits: a home in a strong location where updates clearly pay, and an estate that can carry the time and cost.

The trade-off: more months, more decisions and more money up front. It can bring the most at sale, but not always enough to cover the extra work. The numbers decide.

SECTION 3, CONTINUED

Your three options, side by side

We fill this in together on the first call.

	AS IS	A LITTLE WORK	MORE WORK
Work involved			
Estimated cost of work	\$	\$	\$
Estimated time to list			
Estimated sale price	\$	\$	\$
Estimated costs to sell	\$	\$	\$
Estimated net to the estate	\$	\$	\$

Estimates only, never a promise. Your final numbers depend on the house, the market and the buyer.

SECTION 4

A house full of a lifetime

This is the part that worries people most, especially from far away. It's also the part that's easiest to hand off.

Before anything leaves the house, look for:

- The will, trust papers, deeds and titles
- Bank, investment and insurance statements
- Recent property tax bills and utility bills
- Keys, garage openers and alarm codes
- Jewelry, cash, collections and family photos
- Anything a family member has asked to keep

Then, the usual order:

- 1 **Family takes what they want.**
Agree on this early, even by phone or video.
- 2 **An estate sale company,**
if there's enough of value. They price, sell and clear what sells.
- 3 **Donations**
for what's left that's usable.
- 4 **A clean-out crew**
for the rest.
- 5 **A deep clean,**
so the house is ready for photos and whatever work you chose.

I have vendors I trust for estate sales, clean-outs and repairs, and I coordinate them so you don't have to be here for each visit.

SECTION 5

Running it from far away

Most of the people I help with an estate live somewhere else. Here's what I handle locally, so you don't have to drive in every weekend.

- **Lining up the work.** Painters, clean-out crews, cleaners and repairs, scheduled and checked.
- **Keys and access.** One secure system for vendors, inspectors and showings.
- **Photos and video.** Professional photos on every listing, and video wherever the property allows, so you can see the house without being in it.
- **Showings and feedback.** Every showing and every piece of buyer feedback, shared as it comes in.
- **Working with your attorney.** I'm comfortable working alongside estate attorneys and title, and I keep them in the loop.
- **Offers, laid out side by side.** Price, terms, financing and timeline, with what I'd do and why. You decide.

How you'll hear from me

You will always know where things stand. I tell you before you ask: a next-steps video the day we go under contract, then an update at every milestone, from inspection and appraisal to the final walk-through and closing.

"My wife and I really didn't have a clue as to what we were doing. From start to finish, Shannan knew exactly what to do, and how to get the house ready for sale."

From a family who sold a sibling's estate with Shannan

SECTION 6

What it costs while it sits

An empty house still has bills. It helps to know your monthly number, because it's part of choosing between the three options.

Property taxes (yearly bill ÷ 12)	\$
Homeowner's or vacant-home insurance	\$
Electric and gas	\$
Water, sewer and trash	\$
Lawn care or snow removal	\$
Mortgage or loan payment, if any	\$
Total each month	\$

Multiply that by the months each option would take. Sometimes a little work pays for itself. Sometimes as is comes out ahead once the carrying costs are counted. Either way, you'll be deciding with the real number in front of you.

PROPERTY TAXES

Illinois property taxes can be a big part of this, and some exemptions end or change when the owner passes or the home is no longer their residence. Amounts and rules can change, so confirm with your county assessor.

SECTION 7

Your one-page checklist

THIS WEEK

- ☐ Every door and window locks. I know who has keys.
- ☐ Insurance agent told the house is empty or will be.
- ☐ Utilities on. Mail forwarded.
- ☐ Someone set up for the lawn, snow and a regular check.
- ☐ Estate attorney called: who signs, and when?
- ☐ Shannan called: three options and the numbers.

BEFORE ANYTHING LEAVES THE HOUSE

- ☐ Will, trust, deeds, titles and statements found.
- ☐ Tax and utility bills found.
- ☐ Keys, openers and codes found.
- ☐ Family has chosen what they're keeping.

CHOOSING A PATH

- ☐ Three options compared side by side.
- ☐ Monthly carrying cost worked out.
- ☐ Option chosen: as is / a little work / more work.

GETTING IT SOLD

- ☐ Estate sale, donations and clean-out scheduled.
- ☐ Work done and checked.
- ☐ Photos, video and launch.
- ☐ Offers compared on price, terms and timeline.
- ☐ Attorney and title kept in the loop through closing.



SECTION 8

Your next move

You now know what comes first, who signs, and the three ways to sell the house. The next step is putting real numbers on those three options.

I'll put together a free home value for the house, with an estimated net for each option: as is, a little work, and more work. You'll see what each path could mean for the estate before you spend a dollar or a weekend. No pressure, and you don't have to decide anything today.

See your three options, with the numbers.

Request it at shannanwerckle.com/sellers/home-valuation, or call
309.740.0990

About Shannan

I'm Shannan Werckle, a Broker-REALTOR with eXp Realty in Peoria, with more than 90 closings across 18 towns. I help people settle estates and parents' homes, often for people who live far away, and I handle the local work so they don't have to. Before real estate, I spent about 25 years in corporate sales and marketing, which is why you'll always see the numbers first.

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