

DSCEU - Estate Due Diligence Preparation - Document Checklist

Before You Start

This checklist supports Estate Due Diligence Preparation for the Online Secure Trust application. The goal is to gather your records first so the online form can be completed without stopping.

- Set aside 30-60 minutes (longer if you have multiple properties, a business, or many accounts).
- Create a folder named Estate_Due_Diligence and add the subfolders listed in the File Naming download.
- Scan paper documents into clear PDFs and combine multi-page documents into one PDF when possible.

Identity and Key People

Prepare the following:

- Grantor/Trustor/Settlor: legal name, address, phone, email, date of birth.
- Trustee and Successor Trustee: legal names and contact information.
- Beneficiaries: full legal names, mailing addresses, and intended shares (percent or units).

Legal Documents

Gather these documents if they exist (older versions are still helpful):

- Existing trust documents or will.
- Durable power of attorney (financial).
- Advance directive / living will.
- Health care surrogate / proxy.
- Marriage/divorce documents or court orders that affect assets or guardianship (if applicable).

Assets

Gather statements or proof for each asset category:

- Bank accounts: latest statement for each checking/savings account.
- Brokerage accounts: latest statement.
- Retirement accounts: latest statement and beneficiary designations if available.
- Real estate: deed or settlement statement, mortgage statement, property tax bill, insurance declarations.
- Insurance: policy pages or declarations (life and property).
- Vehicles: title/registration and VIN.
- Business interests: formation documents and ownership records if you own a business.

Debts

Gather statements for what you owe:

- Mortgage and HELOC statements.
- Other loan statements.
- Credit card statements (most recent).

Uploads by Step (Matches the Online Form)

Use these steps to organize your files before uploading:

- Upload Step A: Identity Documents (Grantor and Trustee ID).
- Upload Step B: Existing Legal Documents (trust/will, POA, advance directive, health care surrogate/proxy).
- Upload Step C: Assets, Real Estate, Business, and Supporting Records (statements, deeds, mortgages, insurance, business records).

File Size and Security Rules

If a PDF is too large to upload (common limit is 20MB), compress or split the PDF.

If it still fails, email the PDF to sirmalcolm@dsceu.com with a clear subject that includes the page name and upload step.

Important for trust intake: Do not email sensitive identifiers. Use the secure form for sensitive information.