



### To Our Friends

We at Brewer & Sons greatly appreciate the opportunity which you have given us to serve you. We count among our most cherished assets something money cannot buy: the confidence and good will of those we serve.

Our "Follow-Up" program is available to you free of charge. If we see you once or one hundred times, we will never charge you for our service. We feel that we are not here just to be a business associate, but rather a friend. A friend, by definition is someone who will do anything to make a time like this a little easier. It is our goal to do those things that, perhaps, you could do yourself, such as: filing for social security and pension benefits. If you can do it, we can do it. If you need legal or financial advice we will be happy to refer you to those types of services.

We have enclosed a list that corresponds to the need for and use of Death Certificates, along with other information. A Death Certificate is a legal document which acts as proof of death and as a signature of your loved one. There are two types of Certificates: one has the cause of death listed and the other does not. Insurance companies, pensions and the Veterans Administration are institutions which may need the cause of death. Other institutions do not need this information and may not accept a Death Certificate if it contains that information.

Our staff is ready and willing to serve you any time they are needed. Please utilize our program to its fullest.

We, again, thank you for the confidence and trust you have placed in our funeral home. We hope that we can forever call you "Our Friend".

"We Care"

Brewer & Sons  
*Funeral Homes and Cremation Services*

## Require Cause of Death

**SOCIAL SECURITY:** Phone number: 800-772-1213 • Address: 11435 US Hwy 19, Port Richey, FL 34668

\_\_\_\_ Number of Death Certificates needed, with cause.

We automatically send a document to the Social Security Administration to notify them. We also call and notify them of the Social Security recipient's death and give them all pertinent information needed.

\_\_\_\_ No further action is needed

\_\_\_\_ They will automatically call you on \_\_\_\_ at \_\_\_\_\_.

**VETERANS ADMINISTRATION:** Phone number: 1-800-827-1000 • Address: P.O. Box 1437, St. Petersburg, Florida 33731

\_\_\_\_ Number of Death Certificates needed, with cause.

Over the years the government has reduced the benefits available to veterans. Most veterans will receive a flag and are eligible for burial in a National Cemetery. For a veteran to receive benefits beyond these, the veteran must fall into special circumstances (Retirement, Disability, etc.). We do have forms available to file veterans insurance and other benefits.

### PENSION:

\_\_\_\_ Number of Death Certificates needed, with cause.

Pensions require notification. If there are any benefits to be received, or to continue, they will probably request a Death Certificate and the completion of a pension package. We will be happy to complete this package for you.

\_\_\_\_ We will contact them for you

\_\_\_\_ Family will contact pension company

### LIFE INSURANCE:

Each life insurance policy requires a death certificate; one per company, not one per policy. Life insurance companies request the original policy, a claim form and a Death Certificate. We will acquire the claim form, fill it out and send it in for you. We will provide a photo copy of the original policy as a receipt. Note: a life insurance policy may be a part of a pension package or may be available on any loans or mortgages held by the deceased.

\_\_\_\_ Number of Death Certificates needed, with cause.

\_\_\_\_ Assignment

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## Require NO Cause of Death

### BANK ACCOUNTS:

\_\_\_\_ Number of Death Certificates needed, without cause.

The banks usually recommend that at least one joint checking or savings account should be left open for at least six months. This will allow you to deposit any checks you are entitled to but are in the deceased name. Example: Hospitalization Insurance Reimbursement Check, on the back of the check put, "Deposit only" and the Account Number, then deposit it normally.

If a bank account is held in the deceased person's name only, a Will or Living Trust may direct disposition of the asset. Please consult an attorney.

**AFTER SIX MONTHS:** When it's time to take the Decedent's name off the accounts, the bank will want to have a Certified Copy of the Death Certificate. A Certified Copy will also be necessary for any accounts that are left in Trust for someone (I.T.F. Accounts).

### REAL ESTATE:

\_\_\_\_ Number of Death Certificates needed, without cause.

If the home (or any other real estate) is titled jointly with right of survivorship or as tenants by the entireties between the Decedent and the surviving spouse, with very few exceptions it will automatically pass to the surviving spouse. At the time you wish to sell the property, a Death Certificate will be needed. Any qualified real estate broker or attorney can help you transfer the title.

If real estate is held in the deceased person's name only, a Will or Living Trust may direct the disposition of the asset. Please consult an attorney.

**WIDOW'S OR WIDOWER'S EXEMPTION ON PROPERTY TAX:** Phone number: 754-4190  
Hernando County Property Appraiser Offices, 20 N. Main St. Rm 463, Brooksville, FL 34601 or  
7525 Forest Oaks Blvd., Spring Hill, FL 34606

\_\_\_\_ Death Certificate needed, without cause.

If the surviving spouse is receiving homestead exemption on property taxes the spouse may be entitled to an extra property exemption. Check with the Property Appraisers office to find out.

Note: The surviving spouse may file for exemptions from January 1 to March 1 of each year. We have forms in our office to complete and send in with a photocopy of the Death Certificate.

**AUTO, MOBILE HOME TRANSFER OF TITLE:** Phone number: 754-4180  
Tag Agency or County Court House, 1st floor  
7489 Forest Oaks Blvd. 20 N. Main St.  
Spring Hill, FL 34606 Brooksville, FL 34601

\_\_\_\_ Number of Death Certificates needed, without cause.

All automobiles owned by the decedent and regularly used by the decedent or members of the immediate family as personal automobiles are exempt property and can be transferred without formal probate. Questions regarding automobile and mobile home transfers can be directed to the County Tax Collector. You may also consult an attorney regarding transfer of assets of this nature. Check with auto insurance provider to assure coverage of any proposed driver.

#### **STOCKS AND BONDS:**

\_\_\_\_ Number of Death Certificates needed, without cause.

Call your broker for advice: Normally if the Stock or Bond is held jointly with a right of survivorship, the broker can transfer them with a Certified Copy of the Death Certificate, the Certificate of Stock and a letter of intent with the survivor's signature guaranteed.

If the Stock or Bond is held in the deceased person's name only, a Will or Living Trust may direct disposition of the asset. Please consult an attorney.

#### **TRANSFER OF ASSETS:**

There are several ways to transfer assets (Bank accounts, Stocks, Real Estate, etc.) to others. Legal documents such as a Will or a Trust or holding assets jointly with someone else are examples.

\_\_\_\_ Death Certificate needed, without cause.

**WILL:** State Statute states that a Will should be filed within 10 days of the person passing away.

If the assets are held jointly, in most cases the asset becomes the other person's automatically in the State of Florida. When the Will is filed, it will be filed, 'no Probate necessary' and become a public document.

If the assets are held in the deceased person's name only, the Will directs the asset. For assets over the value of \$5,000.00, an attorney has to become involved to handle the administrative details. Assets under the value of \$5,000.00; the personal representative of the Will can distribute the asset. However, it may be necessary to obtain a 'Small Estate Letter' through the court.

**LIVING TRUST:** You will need to contact the attorney to notify of death. The attorney may need one or more death certificates.

#### **PLANNING AHEAD:**

A Life insurance policy and a Will are examples of planning for the future. You should take your Planning Ahead one step further by arranging your own funeral details in advance. A carefully preplanned funeral service can be most comforting to your family. It can spare them from facing decisions that can be very difficult at the time of your death. It can also give them lasting peace of mind knowing that they have acted in accordance with your wishes. Funeral preplanning does not require prepayment. It is a simple way to place your wishes in writing. Our staff will be happy to discuss our Planning Ahead program with you at any time.

#### **GRIEF COUNSELING:**

|  |          |                            |          |
|--|----------|----------------------------|----------|
| Catholic Social Services               | 686-9897 | Medical Arts Counseling    | 683-0232 |
| Hospice of Hernando and Pasco Counties | 597-1882 | Pathways Counseling Center | 686-3188 |

#### **GET COMPETENT ADVICE:**

Items in this checklist are intended to give you a sampling of some of the many areas of your personal affairs which are impacted by the loss of a loved one. This checklist from Brewer & Sons Funeral Homes or its representatives is not intended as advice for action, but as suggested areas of the personal affairs for you to consider. Your circumstances are your individual circumstances and there may be more or less items which you need to consider.

Brewer & Sons Funeral Homes or its representatives in no way intend to act or represent ourselves as legal or financial experts. Please get competent, professional legal or financial advice before making changes in your personal affairs which you do not fully understand.

# Preferred Property Associates, Inc.

1188 S. Broad Street  
Brooksville, FL 34601  
Phone: 352-797-5544  
Fax: 352-797-0290

280 Mariner Blvd.  
Spring Hill, FL 34609  
Phone: 352-688-1303  
Fax: 352-610-4477

I wanted to express my condolences for the loss of your loved one. Our thoughts are with you and your family during this difficult time.

As a part of our continued effort to serve you and your family, I would like to offer assistance to you in any real estate needs you may have. This assistance would include a Free Comparative Market Analysis that may be useful in establishing value for probate, trust or tax issues, or resale purposes.

During your time of transition, there are many things you will need to consider in relation to your Florida property. Feel free to contact one of our Preferred Property Agents if you would like information on:

- ✓ Utility Service Transfers
- ✓ County Taxes or Homestead Exemptions
- ✓ Estate Sales & Property Clean Out Services & Maintenance
- ✓ Real Estate Appraisals
- ✓ Mortgage Broker and Short Sale Specialists
- ✓ Reverse Mortgages
- ✓ Marketing & Selling Residential or Commercial Estate Properties

This information is offered solely as an informational value to you and your family and there is no obligation on your part. If you would like further information, please feel free to contact us. Again, I would like to offer my condolences for your loss.

Sincerely,

Marisa Brewer, Broker-Owner  
Bachelor's Degree in Marketing  
Preferred Property Associates, Inc.

## Are You Ready to Sell??

### Our Proven 10-Step Preferred Marketing System Works

to ensure that your property gets the maximum exposure necessary to sell quickly & for top dollar!

**1) Provide a Comparative Market Analysis** Indicating What Similar Properties Are Listing & Selling For In Your Area & Recommend The Right Listing Price For Your Situation. *Positioning your property correctly for the current market makes all the difference!*

**2) Immediately Market Your Home to Other Realtors in the Multiple Listing Service** in Hernando & Also in Pasco, Hillsborough & Pinellas Counties (depends on location)

**3) Market Your Property With a Full Sized Yard Sign** w/ Company Website Address Posted Directing Buyers to Preview the Visual Tour of Your Property On Line & Info Box With Flyers

**4) Create a Photo Tour of Your Property to Market on the Internet** *Statistics show that 90% of home seekers start their search on the Internet & they are looking for multi photos & visual tours!*

**5) Print Advertisements:** Local Real Estate Magazines - Nature Coast & Sun Shine Living, Create Color Informational Flyers & Virtual Tour CDs to Be Placed at the Property, Ad in The Wellington Newsletter - 1,400 copies distributed monthly & Monthly eNewsletter to Local Database

**6) Support Services:** Seven-day a Week Scheduling of Showing Appointments & In-house Phone Answering, Home Warranty Protection Plan Availability, Eligibility for Lowe's Moving & Discount Coupon, Bright House Installation Coupons...

**7) Provide a Secure Lock Box for Hassle-Free Showings & Buyer Feedback System** Seller Can Log Into the System at Any Time to Access Buyer/Agent Feedback - Communication is Key!

**8) Internet Exposure** Provided Through Our Updated Company Website & Positioning on Search Engines. *Your property will be syndicated out to over 20+ websites. We Provide You With Realtor.com Enhanced Listings, Featured Zip Codes & Company Banner Ad Exposure.*

**9) Keep You Informed** of All Progress Regarding Our Marketing and Your Sale

**10) Thoroughly Explain & Personally Assist** Your Every Step Throughout the Closing Process

**Remember your property is not Sold until the money is in your hands; so be sure to utilize a Preferred Property Agent to do the Home Work for you!**

(Marketing Plan may be modified at any time without notice due to market changes/conditions.)

# www.PPArealty.com



## FOLLOW-UP PROGRAM QUICK REFERENCE GUIDE FOR CERTIFIED COPIES OF DEATH CERTIFICATE

TOTAL

\_\_\_\_\_  
NAME OF DECEASED

### Section One: Require Cause of Death

#### **SOCIAL SECURITY 1-800-772-1213**

\_\_\_\_\_ Death Certificate needed. (Funeral Home will Contact.)

#### **VETERANS ADMINISTRATION 1-800-827-1000**

\_\_\_\_\_ Number of Death Certificates needed.

#### **PENSIONS**

\_\_\_\_\_ Number of Death Certificates needed.

#### **LIFE INSURANCE POLICIES**

\_\_\_\_\_ Number of Death Certificates needed.

#### **LIFE INSURANCE ON MORTGAGES, LOANS & CREDIT CARDS**

\_\_\_\_\_ Number of Death Certificates needed.

#### **FUNERAL PREARRANGEMENTS, INSURANCE POLICY**

\_\_\_\_\_ Number of Death Certificates needed.

#### **FAMILY MEMBERS**

\_\_\_\_\_ Number of Death Certificates needed.

**TOTAL** \_\_\_\_\_ Long; With Cause of Death

### Section Two: Cannot Have Cause of Death (Right of Privacy Laws Prevent Certificates from Having a Cause of Death)

#### **BANK ACCOUNTS**

\_\_\_\_\_ Number of Death Certificates needed.

#### **REAL ESTATE**

\_\_\_\_\_ Number of Death Certificates needed.

#### **WIDOW OR WIDOWER'S EXEMPTION ON PROPERTY TAX**

\_\_\_\_\_ Death Certificate needed.

#### **MOBILE HOME**

\_\_\_\_\_ Number of Death Certificates needed.

#### **AUTOMOBILES**

\_\_\_\_\_ Number of Death Certificates needed.

#### **STOCKS, BONDS & MUTUAL FUNDS**

\_\_\_\_\_ Number of Death Certificates needed.

#### **PROBATE ATTORNEY OR TRUST FUND**

\_\_\_\_\_ Number of Death Certificates needed.

**TOTAL** \_\_\_\_\_ Short; Without Cause of Death

WITH "Long"

WITHOUT "Short"