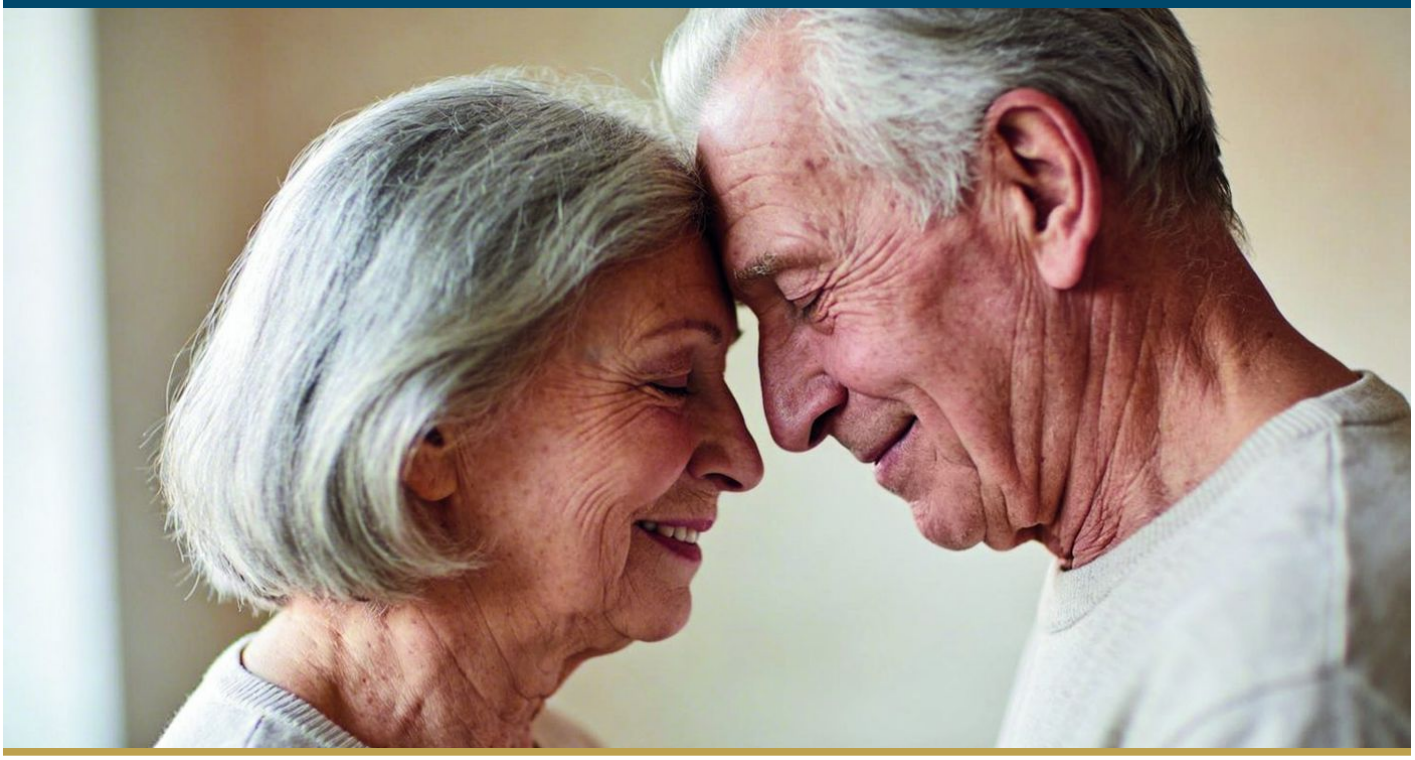
THE GEORGIA PLANNING CHECKLIST

Protecting your home, your heirs and your peace of mind



CYNOSURE VENTURES, LLC

GUIDING EVERY MOVE

Patti Loveless, Broker
Cynosure Ventures, LLC

About This Checklist

The Georgia Planning Checklist is published by Cynosure Ventures, LLC to help Georgia homeowners and their families organize the information and decisions that matter most before a crisis forces them. Every checklist and notes box can be filled in on screen before printing, or printed blank and completed by hand.

> **Please read:** Patti Loveless is a licensed real estate broker. She is not an attorney, CPA or financial advisor, and nothing in this checklist is legal, tax or financial advice. Laws change, and every family's situation is different. Consult a Georgia attorney about wills, trusts, deeds, powers of attorney and probate, and consult a CPA about all tax matters. This checklist is a starting point, not a complete guide to every situation.

Edition: November 2026

Patti Loveless, Broker
Cynosure Ventures, LLC | Guiding Every Move
Cell: 678-910-5217 (call or text)
patti@cynosurerealtygroup.com
www.CynosureRealtyGroup.com
1051 Lemon Rd, Temple, GA 30179

© 2026 Cynosure Ventures, LLC. You may print this checklist for personal use and share it with family members.

INTRODUCTION

Plan While You Still Have Choices



Many families end up making major decisions at the worst possible time: after a health crisis, after the loss of a spouse, or when the house suddenly becomes too much to manage.

Planning ahead while there is still time lets you protect what you have built, spare your family a great deal of stress and move into the next season of life on your own terms. This checklist walks through the practical steps that are easy to put off until it is too late.

This Checklist Helps You

- Organize important legal and financial information
- Prepare your family for future decisions
- Understand how your home and other assets may pass to your heirs
- Explore housing options for the years ahead
- Protect the equity you have spent years building
- Plan for the next steps if a spouse passes away

Why Patti Loveless Wrote It

Patti served as executor of her own mother's estate. She saw firsthand how confusing and stressful that role becomes when plans are not clearly in place, and the experience shapes how she serves clients today. Her goal is to help families move forward with clarity, protect their equity and make these transitions easier for the people they love, starting with conversations held before anything feels rushed.

SECTION 1

Legal Documents

One of the kindest things you can do for your family is make sure the important papers exist, say what you want and are easy to find.

- ☐ Confirm exactly how your home is titled (your name alone, both spouses, survivorship, a trust or an LLC)
- ☐ Review the beneficiaries named on bank, retirement and insurance accounts
- ☐ Review your will and confirm it still reflects your wishes
- ☐ Ask an attorney whether a trust or a transfer-on-death deed would simplify passing on your home
- ☐ Confirm who will serve as executor (personal representative) and that they are willing
- ☐ Review your financial power of attorney
- ☐ Complete or update a Georgia Advance Directive for Health Care
- ☐ Store original documents in a secure place your family knows about
- ☐ Meet with a Georgia estate planning attorney

Georgia Notes to Discuss With Your Attorney

- **Health care wishes.** Since July 1, 2007, Georgia has used a single Advance Directive for Health Care that names a health care agent and records treatment preferences. It is signed before two qualified witnesses, and no notary is required.
- **Financial power of attorney.** Georgia's Power of Attorney Act took effect July 1, 2017. A power of attorney signed under it needs a witness and a notary. Older documents can remain valid, but many attorneys recommend updating them.
- **Transfer-on-death deeds.** Since July 1, 2024, Georgia law has allowed a recorded deed that names who receives real estate at the owner's death without probate. Whether it fits your situation is a question for your attorney.

Notes

SECTION 2

Financial Organization

When something happens, your family's first question is usually, "Where is everything?" Answer it now.

- [ ] List bank and investment accounts, with the institution for each
- [ ] List real estate and other major assets
- [ ] List debts and liabilities, including the mortgage
- [ ] Identify each source of retirement income
- [ ] Organize insurance policies (life, home, health, long-term care)
- [ ] Review long-term care options and how they would be paid for
- [ ] Make sure a trusted family member knows how to reach critical information
- [ ] Confirm how much equity is in your home and how it might fund future needs
- [ ] Meet with a financial advisor or CPA, and an estate planner if desired

Georgia Notes

- **Estate tax.** Georgia has no state estate or inheritance tax. The federal estate tax exemption is $15 million per person in 2026, so most families owe no estate tax. Confirm your situation with a CPA.
- **Medicaid and the home.** If Medicaid pays for nursing home or certain in-home long-term care, Georgia's Medicaid Estate Recovery Program can file a claim against the estate after death, which may include the home. The first $25,000 of an estate is waived. An elder law attorney can explain how this applies to you.

Notes

SECTION 3

Preparing Your Family

Documents only work if the people who need them know what you want. These conversations are rarely easy, and they are far harder in a hospital waiting room.

- ☐ Talk openly about where you would like to live as you age
- ☐ Agree on how decisions will be made, and by whom, if you cannot make them
- ☐ Discuss what should happen to your home in the future
- ☐ Share where important documents are kept
- ☐ Name who will help manage finances and medical decisions if needed
- ☐ Discuss financial responsibilities and expectations among family members
- ☐ Make your end-of-life preferences clear
- ☐ Discuss a plan for the surviving spouse after the first spouse's death

When a Spouse Passes Away in Georgia

Georgia law lets a surviving spouse ask the probate court to set aside property, which can include the family home, as "year's support" for the 12 months after the death. The petition must be filed within 24 months of the death. A probate attorney can explain whether it makes sense in your situation. The homestead exemption, insurance and utility accounts may also need to be updated in the surviving spouse's name.

Notes

SECTION 4

Evaluating Your Current Home

As life changes, the home that once felt perfect can start to feel like more responsibility than freedom. Check each statement that is true for you today.



- ☐ Home maintenance is becoming overwhelming
- ☐ Stairs or the layout are getting harder to manage
- ☐ The property is larger than I want to keep up
- ☐ A smaller or lower-maintenance home would give me more freedom
- ☐ Living closer to family, doctors or services would make life easier
- ☐ My home would need repairs or updates before it could sell for top value

If you checked two or more, it may be time for a conversation about your options. Patti Loveless can provide an estimate of your home's current value and talk through what selling, staying or downsizing would look like.

Notes

SECTION 5

Planning Future Living Arrangements

Housing needs change over time, and they often change again after the loss of a spouse. Thinking through the options early keeps the choice in your hands. Check the options you want to explore.

- ☐ Staying in your current home with modifications (grab bars, a ramp, a main-floor bedroom)
- ☐ Downsizing to a smaller, single-level home
- ☐ Moving closer to family
- ☐ Moving in with family, or having family move in with you
- ☐ An active adult (55+) community
- ☐ Assisted living, if daily support becomes necessary
- ☐ Memory care or skilled nursing, if needed later







My first choice, and why

My backup plan

SECTION 6

Prepare a Love File

One of the greatest gifts you can leave your family is clarity. Gather one file with everything they will need, so the hardest days are not spent searching through drawers.

	What to include	Done	Where it is kept
01	**Property deeds** The most recent recorded deed for each property you own	☐	
02	**Mortgage documents** A current statement showing the lender and balance, if there is a mortgage	☐	
03	**Property tax records** Recent bills showing exemptions, valuation and payments due	☐	
04	**Homeowners insurance** The policy, the agent's name and how premiums are paid	☐	
05	**Life insurance** Each policy's type, the agent and the named beneficiaries	☐	
06	**Investment and retirement accounts** Recent statements showing account type, value, beneficiaries and advisor	☐	
07	**Legal documents** Will, trust, powers of attorney and the Advance Directive for Health Care	☐	
08	**Utilities and household accounts** Providers, account numbers and how each bill is paid	☐	
09	**Digital access** A secure list of where passwords are kept (never write passwords in this file)	☐	
10	**Final wishes** Funeral, burial or cremation preferences, and any prepaid arrangements	☐	

Key Contacts

Keep this page at the front of your Love File so your family knows who to call first.

Role	Name and company	Phone
Estate planning attorney		
CPA or tax preparer		
Financial advisor		
Insurance agent		
Primary doctor		
Executor / personal representative		
Power of attorney agent		
Health care agent		
Real estate broker		

Love File location: _____

People who know where it is: _____

Last reviewed (date): _____

Review the Love File once a year and after any major change: a move, a death in the family, a new account or a new policy.

ABOUT THE AUTHOR

Patti Loveless, Broker



Patti Loveless is the broker of Cynosure Ventures, LLC, licensed in Georgia and Alabama. Since 2014 she has guided families through some of life's most important transitions, with more than 200 transactions and over $50 million in sales.

Her work centers on West Georgia homes on acreage, homesteads and small farms, land and luxury properties, along with helping homeowners prepare for the next season of life. That includes downsizing, selling a long-held family home and, when needed, the sale of an inherited or estate property. She is known for steady guidance, strong contract knowledge and a careful approach to protecting her clients' equity.

Her commitment to families in transition is personal. Serving as executor of her mother's estate showed her how much clear plans and good guidance matter, and she set out to be the kind of advisor who educates, protects and stays beside her clients from the first conversation to closing. She works with a trusted network of estate and elder law attorneys, lenders and contractors so clients have support beyond the real estate transaction.

When she is not working with clients, Patti enjoys time with her husband, RJ, her children and grandchildren, cooking, reading and fishing.



Patti Loveless, Broker
Cynosure Ventures, LLC | Guiding Every Move
Cell: 678-910-5217 (call or text)
patti@cynosurerealtygroup.com
www.CynosureRealtyGroup.com
1051 Lemon Rd, Temple, GA 30179

Sources: Georgia Advance Directive for Health Care Act, O.C.G.A. 31-32; Georgia Power of Attorney Act, O.C.G.A. 10-6B; Georgia transfer-on-death deeds, O.C.G.A. 44-17; Georgia year's support, O.C.G.A. 53-3; Georgia Department of Community Health, Medicaid Estate Recovery Program; Internal Revenue Service, 2026 estate tax basic exclusion amount.