Planning for your Home: Avoiding Probate

Your home is likely your biggest asset - now, more than ever, you should take steps to protect it!

The Center for Disability & Elder Law often sees clients who live in homes that have been passed down through the generations. However, some have been unable to access probate court in order to put the property into their names after their loved ones passed without an estate plan. Learn about legal issues that homeowners and their loved ones often face and how to prevent them.

What does being "on title" mean and why does it matter?

Being "on title" to a home means that you are the owner according to the public record. This is incredibly important. If you are not on title, you may not sell the home, refinance the home, draw from the equity to make needed repairs, or take advantage of property tax exemptions that may be available to you.

Part I: Estate Planning 101-Avoiding Probate for Your Home

WHEN: Oct. 20, 2020 **From:** 10:00 - 11:00 a.m. **WHERE**: Via Zoom

Part II: Phone Appointment with Volunteer Attorney to Draft TODI

WHEN: OCT. 26, 2020 **From:** 2:30 - 3:30 p.m. **WHERE**: Via Phone

Part III: TODI Signing Appointment

WHEN: Nov. 5, 2020
From: 10 a.m. - 12: 00 p.m
WHERE: 640 E. 79th St,
Chicago, IL, 60619

*cleaned and sanitized location, social distancing practiced, PPE provided

How can I ensure my home is easily passed on to future generations?

If you are "on title" to your home, you can protect it by using a Transfer on Death Instrument (TODI). A TODI is a simple, two-page, form recorded with the Cook County Recorder of Deeds Office that names a beneficiary or beneficiaries to receive title to the home fter you pass. TODIs allow the beneficiary to transfer the property into their name without going to probate court.

CDEL

The Center for Disability and Elder Law is a nonprofit dedicated to protecting and advancing the legal of rights low- and moderate-income senior citizens and persons with disabilities in Cook County since 1984.

CDEL offers assistance with several types of civil legal matters, representing hundreds of clients each year, while providing additional services.

CDEL partners with community organizations and volunteer attorneys, paralegals, and law students throughout the Chicago legal community to provide clients with access to high quality legal services they cannot otherwise afford.

GCI

The Greater Chatham Initiative is an organization charged with developing and driving the implementation of a comprehensive strategy to revitalize the Chatham, Auburn Gresham, Avalon Park and Greater Grand Crossing neighborhoods on Chicago's south side.

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Center for Disability & Elder Law

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